THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 *by* Benj. Franklin

JAN. 8 1910 5cts. THE COPY

More Than a Million and a Quarter Circulation Weekly

Beware the Tricks of Crooked Horse Dealers

Doped and Doctored Horses are sold Every Day. Be on Your Guard!

Did you ever find a lemon in a horse's nose? How and why did it get there?

What was the meaning of the ears being tied together with a fine silken thread?

Perhaps you are half persuaded to buy a horse because you like his "ginger"? Are you sure it is health and high spirits, or *is* it ginger—commercial ginger?

Are you sure you could tell the age of a horse by its teeth? Or would your experience be like that other man's, who paid $3500 for a 17-year-old horse, thinking he was buying a 7-year-old? The horse had been Bishoped.

Horse buying and trading offer hundreds of opportunities and temptations to use trickery and sharp practice. There is only one way to meet it.

"Horse Secrets" Will Protect You

—make you horse-wise and crook-proof, and save you from being cheated by dopes or tricks when buying, selling or trading. It exposes and makes you acquainted with the tricks, dark and devious ways, and crooked methods of gyps and a certain class of unscrupulous dealers. Many of the secrets of this book are now made public for the first time. No such collection of Horse Trading, Horse Buying, Horse Training, and Horse Feeding information has ever before been published. It is impossible even in this large space to give a complete list of the secrets in this sensational and instructive book. Some of the topics of greatest importance are:

Secrets of Hiding Blemishes
Shutting a "heaver."
Plugging a "roarer."
Turpentine and Gasoline tricks.
Unnerving and Cocaine tricks.
Hiding a spavin.
Side Bones.
Concealing sinuses.
"An eye for an eye."
Examining the ears.

Secret Ways of Changing Appearance of a Horse
The tail trick. Making a star.
Making black spots.
Curing the broken crest.
False measuring.

Buying Tricks
Diamond cut diamond.
Making a horse act mean.

Selling Tricks
The "widow" trick.
Landing a sucker.
The winter board trick.

Secrets of Stopping Vicious Habits
Stopping a switcher.
Wedging a cribber.

Secrets of Hiding Age
"Bishoping."
Blowing Air under the skin.

Tricky Sayings
An honest horse dealer.
A horse that was right there.
A sharper's smooth sayings.

Secret Ways of Inducing Action
Gingering.
Getting high knee action.
Keeping horse in the air.
Loose shoe trick.
Galloping past dodge.
Keeping horse on edge.

"Horse Secrets" has been prepared by Dr. A. S. Alexander, the famous veterinarian, who has had upwards of 25 years' experience in Horse-Breeding and Veterinary Science. He is the author of the first stallion service regulation and inspection regulation adopted and enforced in America. He is Professor of Veterinary Science at the University of Wisconsin. There is no more competent authority on horses anywhere.

How to Secure "Horse Secrets"

"Horse Secrets" is not sold separately. It may be obtained only in connection with the following offer:

"*Horse Secrets*" and subscription to FARM JOURNAL for five years, both for $1.00

POST readers who have already subscribed for the FARM JOURNAL may, however, have the book and paper sent to different addresses.

CUT OUT THIS COUPON AND MAIL IT TO US TO-DAY

FARM JOURNAL, 1052 Cherry Street, Philadelphia, Pa.

Gentlemen:—Enclosed find $1.00 for a copy of "Horse Secrets" and subscription to Farm Journal for five years.

Name _____ R. F. D. _____

P. O. _____ State _____

As I send this within 10 days, send me "Poor Richard Revived," as promised.

***FARM JOURNAL*—"Unlike any other Paper." You Will Like It.**

FARM JOURNAL is the paper taken by nearly every busy, thrifty farmer, the man that wants to know *for sure* about agriculture. They value it so highly that it is kept year after year and is continually re-read and referred to. It is a departmental paper with a convenient arrangement for the reader to find what he wants, and it *is* what he wants when he finds it.

The Farm, the Home, Horses, Swine, Sheep, the Cow and Dairy, Bees, Poultry, Fruit and Garden occupy their proportionate share in every issue. Then there are the less technical and material pages devoted to matters of the home—fashions, housekeeping, recipes, and bright, fresh reading for the younger members of the family.

Do not think FARM JOURNAL will be of interest only to farmers; nothing could be further from the fact. It is a farm paper, but it is far more than this. It is for everybody outside a big city flat; it is equally at home in town, village, suburbs, or on the rural routes. It is for "humans," not fat hogs; fat hogs are all right, but they do not come first. Every reader of THE POST who lives in or near the country, or ever has, or ever expects to, will enjoy and learn to love the FARM JOURNAL as do its nearly 700,000 present subscribers, scattered all over the United States.

FARM JOURNAL need never be carried out of the house with the tongs. The advertising columns receive the most careful scrutiny of our editorial department and the bars are up all the time against medical, deceptive, suggestive or nasty advertising of any kind whatever.

FARM JOURNAL is thirty-three years old, and has grown to be the leading farm and home paper of the world. Its score of editors are men and women who write "with their sleeves rolled up." They know what they are talking about, and can quit when they are through—a rare virtue. FARM JOURNAL is cream—not skim milk.

If you send your dollar within 10 days, we will include a copy of "Poor Richard Revived," our 1910 Farm Almanac. Full of Franklin stories, valuable recipes for the rural home, spraying tables, planting tables, etc., etc.

FARM JOURNAL, 1052 Cherry Street, Philadelphia

The Hudson Touring Car

"Look for the Triangle on the Radiator"

$1150

This price includes three oil lamps, two gas lamps, generator, horn, tire repair outfit, tools and jack.

Strength—Room

Think what this car is—110 inch wheel base; four-cylinder motor; 32 inch wheels; 3½ inch tires all around; five passenger capacity—and the price, $1150.

Never before has there been offered such a car at such a price. This is not just a hasty statement of our own. Can you think, yourself, of any other four-cylinder, 110 inch wheel base, five passenger car at $1150 or less?

You will find these features in other cars, but those cars sell for at least $100 or $200 more. You will find still other cars selling for less than $1150, but they do not have our high-grade features. The Hudson Touring Car is the best ***value,*** the best ***buy*** yet offered by any automobile manufacturer. By this, we mean you get relatively more ***for your money*** than in any other car.

There are certain proved features of motor car construction which any car must have before it can be considered an up-to-date, high-grade car.

The Hudson has those features. To those makers who show you the same features, we point to our price; it is lower than theirs. To those who offer cars below $1150, we point to our high-grade features; they do not have them.

From one class we are set off by our price; from another by our quality.

Beauty—Refinement

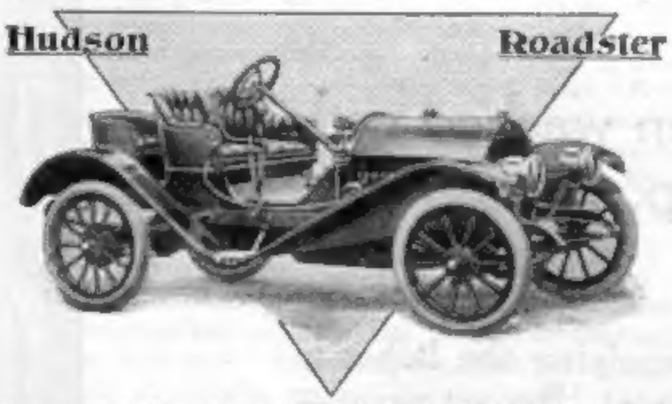
The Hudson is ***strong,*** because the careful plans of a great engineer have been expressed by the best material that money can buy.

It has plenty of ***room***—many cars are big and heavy without being roomy. The Hudson is big and roomy without being too heavy.

The Hudson has ***beauty***—not merely the beauty of paint—but the beauty of balance, of perfect proportion. Many touring cars look "bunched." In the Hudson over-all length, hood, body, wheels, harmonize to make a whole effect that pleases the eye.

No other touring car at or near the price has so many features and refinements in common with the most expensive cars.

Hudson Roadster



January 1st, the price of the Hudson Roadster was increased to $1000. This includes 32 x 3½ tires front and rear; three oil lamps; two gas lamps; generator; tire repair kit; tools and jack.

The Hudson Roadster is America's biggest, best looking and best built low-priced car. Several thousand of them are in the hands of owners and giving complete satisfaction.

The Hudson won a 24-hour race in Seattle in September, defeating many high-priced cars. This was its first race.

Mr. E. H. Nelson, a prominent business man of Detroit, drove his Hudson car from Detroit to New Haven, Conn., at an expense of less than one cent per mile for oil and gasoline and without making a repair.

Mr. Geo. D. Smith drove a Hudson Roadster from Long Island, N. Y., to Pleasant City, Fla., without touching a bolt, nut, spark plug or making a mechanical adjustment.

Three important facts are brought out in hundreds of testimonial letters received from Hudson owners: "Low gasoline and oil consumption"—"Wonderful mechanical efficiency"—"It rides as easy as the most expensive cars."

Remember the Hudson Roadster is not an imitation of a big car—it is a big car. It is big in design, in material, in general all-around value. Look at our price on extra equipment. Bosch magneto, Arden top, Prest-o-lite tank and rumble seat for $150 extra.

High-Grade Hudson Features

Its motor is the Renault Type, patterned after the famous Renault motors of France. It is the same type of motor as used in the Hudson Roadster; four cylinders "en bloc;" vertical, water cooled, long stroke, 20 to 25 H. P. Due to its long stroke this motor pulls quietly and evenly at low engine speeds.

Transmission is selective, sliding gear; three speeds forward and one reverse—the same transmission as found on the highest-priced cars.

The spring suspension is the same as used on cars costing up to $6000. Semi-elliptic front and ¾ elliptic rear, unusually long, mounted with heavy, strong fittings. Clutch is leather faced cone type; rear axle semi-floating, shaft driven. Front axle "I" beam section, drop forged, of carefully selected, high-grade steel.

There is nothing experimental about this car—nothing untried. No low-priced touring car is so near mechanically perfect.

Hudson Refinements

When we say the Hudson has refinement, we mean that many little things, of small importance, one by one, but meaning in their total, comfort and satisfaction to the owner, have been put into this car.

See how the rear fenders are inset against the body; how the fenders throughout are absolutely mud-proof. Inset fenders are a feature of very high-priced cars.

The unusual leg room and big 18 inch steering wheel mean ***comfort.*** No standard touring car at any price provides as much leg room as the Hudson.

The Hudson will exhibit at the Madison Square Garden and Chicago Shows.

Doors are big, hung on heavy curved hinges, allowing maximum entrance and exit space.

The Toe boards, spring steps and running boards are beautiful aluminum castings. No bolts show through the foot board, nothing to catch a dress or coat or look unsightly. The floor board is covered with pyramided white rubber of best quality, except where driver's heels rest and this part is reinforced by an aluminum plate.

The foot accelerator is something entirely new in design and does not tire the foot.

The body is built with wheel-housing, that is, the body curves out over the rear wheels, allowing a big, comfortable, roomy tonneau. Car is finished and upholstered like the best.

Why you get more value in a Hudson

We have been asked how we can give so much for the money and our answer is: *Because we know how.* Two engineers could undertake each to build a railroad from New York to Chicago—roads to be of equal length; one man would build a better road for the same money than the other, or the same road for less money than the other. It is so in the automobile business; one set of men will build a better car at less money than another. It is simply a question of ability.

See this car—ride in it—compare it with other cars and you will say that no matter just *how* we do it, the fact remains that we *do* give the most at the price.

This also holds true of Special equipment. Think of a Bosch Magneto, Special Brookfield Top, and Trunk Rack, all fitted on the car for $125 Extra.

Mailing this coupon to-day will bring you our catalogue and complete information about both the Hudson Touring Car and Hudson Roadster.

S. E. P.

CUT OUT AND MAIL

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Detroit, Mich.

Mail New Hudson catalog to

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Hudson Motor Car Company, Detroit, Michigan

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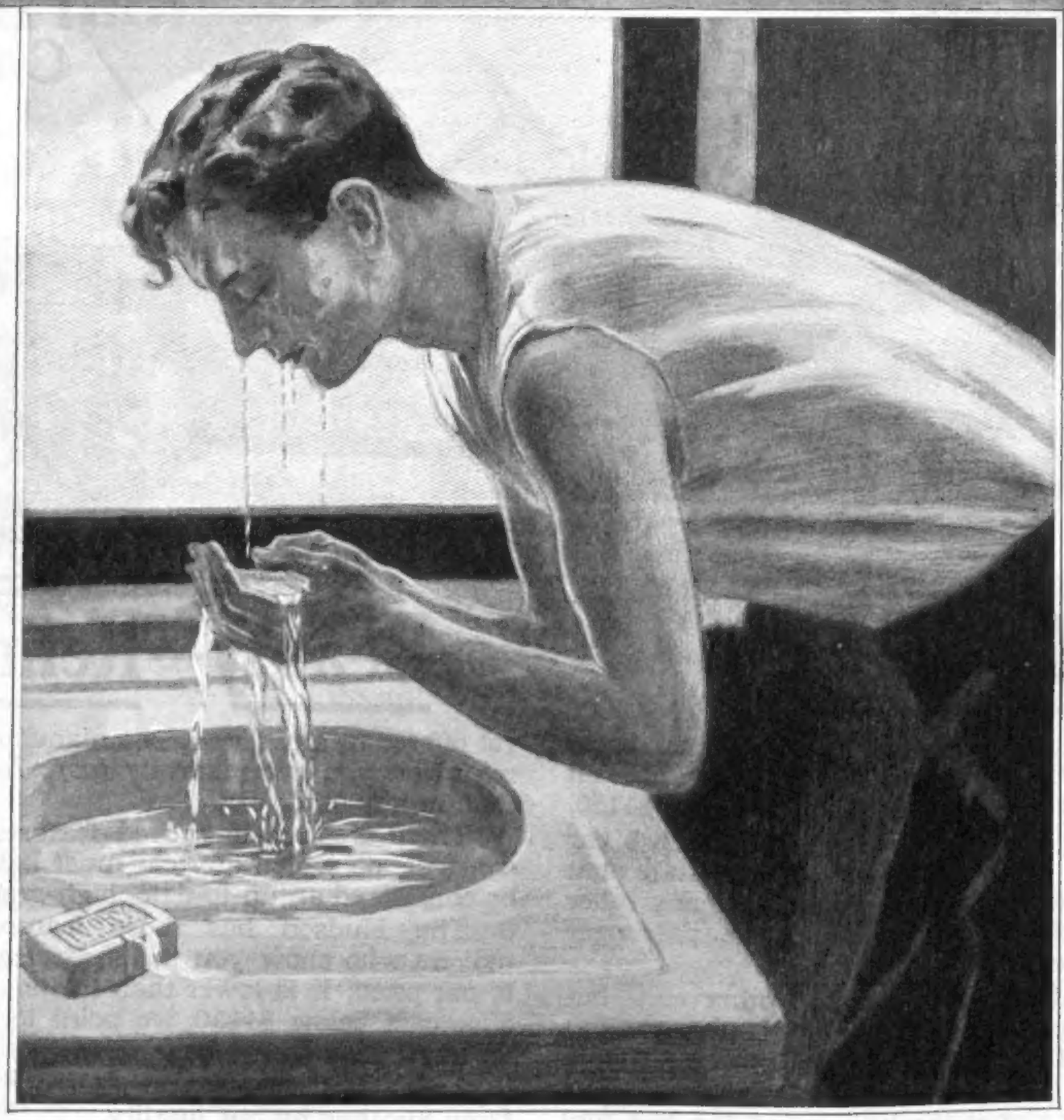

This is as sensible a way to prepare for the day's work as can be imagined:

On arising, bathe with Ivory Soap—*it floats.*

Then don a suit of underwear which has been washed with Ivory Soap—there is *no "free" alkali* in Ivory Soap.

Wash with Ivory Soap—*it is pure.*

Everybody—unfortunately—does not know how to use Ivory Soap for the toilet. The way is this: Wet *both* hands. Hold the soap in the palms of the hands. Rub vigorously for, say, 15 seconds—longer, if the water is cold or very hard. Wet one hand and "work up" the lather. Wash the hands and arms. Rinse. Repeat the operation, applying the lather to the face and neck. Rinse. Repeat again—twice, thrice or even four times. Rub dry.

It is a good idea to use warm (or lukewarm) water, to begin with, finishing with cold water. Warm water opens the pores of the skin. Cold water closes them.

Ivory Soap . . . . . 99 44/100 Per Cent. Pure.

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GOOD MEN AND TRUE

By Eugene Manlove Rhodes

ILLUSTRATED BY H. T. DUNN

AUGHINBAUGH closed the door behind him and paused, vastly diverted. His entrance had passed unnoted, muffled by the jerky click-click of the typewriter on which Jeff Bransford toiled with painful absorption. On Jeff's forehead little beads of sweat stood out, glistening in the lamplight. He scanned the last line, scowled ferociously, and snapped the platen back. His uncertain fingers twitched solicitously above the keys. Aughinbaugh chuckled offensively.

"'*Yond Cassius has a lean and hungry look;*
He thinks too much: such men are dangerous,'" he declaimed.

Jeff whirled around. "Hello, here you are! Any news from our employer?" He rose with a sigh of relief and mopped his brow. "Gee! I've got to work the Jim-fidgets out of my fingers."

Ignoring the query, Aughinbaugh took a step forward, drew up his slender frame, inflated his chest, spread one hand upon it, and threw up his other hand with a flourish of limber fingers. "'Now is the time,'" he spouted forth at Bransford, mouthing the well-known words, "'for all good men and true to come to the aid of the party!'"

Jeff grinned sheepishly. "I'll dream that cussed thing tonight. How long did it take you to learn to play a tune on this fool contraption, anyhow?"

"It took me three months—to play on it anyhow. But then I already knew how to spell. I've been at it two years since and am still improving. I should estimate that you would need about eight years. Better give it up. Try a maul or a piledriver. More suited to your capabilities. Why, Jeff, a really good stenographer can do first-class work in the dark."

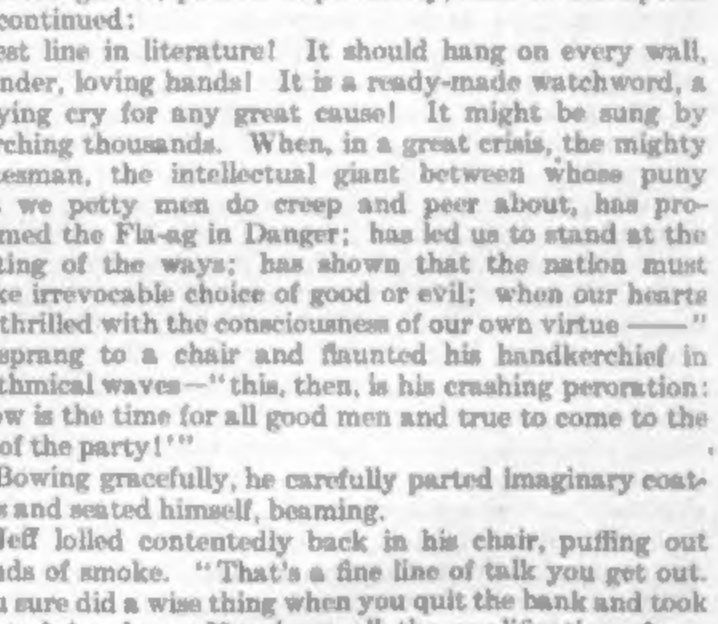
"Eight years? George, you're an optimist. I've worked two solid hours on this one 'simple little sentence,' as you call it, and I've never got it right once. Sometimes I've come within one letter of it. Once I made a mighty effort and got all the letters right, but I forgot to space and ran the words together. And say—that simple little sentence hasn't got near all the letters in it. B, j, k, q, v, x and z are left out."

"Here, then—here's one that contains every letter: 'A quick move by the enemy will jeopardize six fine gunboats.'"

Jeff pulled pad and pencil to him. "Give me that again and I'll take it down." Repeating the alphabet slowly, he canceled each letter as he went. "Right you are! Say, the fellow that got that up was on the job, wasn't he? Why didn't you give me this one in the first place? Wonder if it's possible to get 'em all in another sentence as short?"

"I think not," said Aughinbaugh. "It's been tried. But I don't share your admiration for the last one. Besides reeking of militarism abhorrent to my peaceful disposition, it is stiff, labored, artificial and insincere. Compare it with the spontaneity, the beauty, the stately cadences, the sonorous fire, the sweep and swing of the simple, natural appeal: '*Now* is the time for all good men and true to come to the aid of the party!'"

If it has ever been your privilege to observe a wise old she-bear watching her cubs at play and to note the expression of her face—half patience, tolerance, resignation; the remainder pride and approval—you will know exactly how Jeff looked. As for Aughinbaugh, he bore himself grandly, chin up. His voice was vibrant, resonant, purposeful; his eyes glowed with serious and lofty enthusiasm; no muscle quivered to a smile.



"Our Last Instruction Was to Treat You With Ceeveelity and Consideration"

"Why, there is philosophy in it! The one unvarying factor of the human mind," he went on, "is the firm, unbiased conviction that I am right, and all opposition necessarily, consciously and willfully wrong. This belief is the base and foundation of all human institutions, of sectionalism, caste, creeds, parties, states, of patriotism itself. It is the premise on which all wars are based. Mark, now, how human nature speaks from its elemental depths in the calm, complacent, but entirely sincere assumption that all good men and true will be unconditionally with the party!"

He warmed to his subject; he strode back and forth; he smote open palm with clenched fist in vehement gesture. Jeff snickered. George rebuked him with a stern and withering glance.

"I grant you that b, j, k, q, v, x and z are omitted. But what signifies b, j, k, q, v, x and z in comparison to the chaste perfection of this immortal line? Let them fitly typify the bad men and false who do not come to the aid of the party. Injustice is only what they deserve!"

Consigning b, j, k, q, v, x and z to outer darkness with scornful, snapping fingers, he poured a glass of water, sipped it slowly, with resolute suppression of his Adam's apple, fixed Jeff with another severe glance, paused impressively, rose to his tiptoes with both hands outspread, and continued:

"Why, sir, this is the grandest line in literature! It should hang on every wall, a text worked on a sampler by tender, loving hands! It is a ready-made watchword, a rallying cry for any great cause! It might be sung by marching thousands. When, in a great crisis, the mighty statesman, the intellectual giant between whose puny legs we petty men do creep and peer about, has proclaimed the Fla-ag in Danger; has led us to stand at the parting of the ways; has shown that the nation must make irrevocable choice of good or evil; when our hearts are thrilled with the consciousness of our own virtue ——" he sprang to a chair and flaunted his handkerchief in rhythmical waves—"this, then, is his crashing peroration: 'Now is the time for all good men and true to come to the aid of the party!'"

Bowing gracefully, he carefully parted imaginary coat-tails and seated himself, beaming.

Jeff lolled contentedly back in his chair, puffing out clouds of smoke. "That's a fine line of talk you get out. You sure did a wise thing when you quit the bank and took to studying law. You have all the qualifications for a successful lawyer—or a barker for a sideshow." He tapped out his pipe and yawned lazily. "I infer from your slurring remarks about solemn, silly twaddle that you are not permanently tagged, classified, labeled and catalogued, politically?"

"I am a consistent and humble follower," replied George, "of the wise Democritus, who, as I will explain for the benefit of your benighted ignorance, is known as the Laughing Philosopher. I laugh. Therefore I can truthfully say, to paraphrase the words of a famous leader, 'I am a Democrit!'"

Jeff showed his teeth. "I guess I am, too—but I didn't know what it was till you told me. Now I have a party, at last—and now is the time for all good men and true—and that reminds me, my young and exuberant friend, that you have not yet told me when our esteemed and respected employer intends to return."

"I do not quite like the tone you adopt in speaking of Mr. Simon Hibler," said George icily. "It smacks of irreverence and presumption. Still less do I relish your persistent reference to him as 'our' employer. It amounts to an assumption of a certain equality in our respective

"'Yond Cassius Has a Lean and Hungry Look'"

The Men Beneath the Light Were Down, Both Still Shooting

positions that I cannot for an instant tolerate." He strutted to the hearthrug and turned his back to the fire; he fiddled with his watch-chain; tone and manner were heavily pompous. "In a way, of course, Mr. Hibler might be said to employ us both. But I would have you realize that a vast gulf separates the social status of a lowly cow-servant, stolid and stunned, a brother to the ox, from that of an embryo Blackstone—like myself. I accept a position and receive a salary. You take a job and draw wages. Moreover, a lawyer's clerk marries the youngest daughter and is taken into the firm. By the way, Hibler has no daughter. I must remind him of this. 'Hibler & Aughinbaugh, Counselors at Law.' That'll look good in silver letters on a sanded, dark-blue background, eh, Jefferson? But soft! methinks my natural indignation has diverted me from your question. No, my good fellow, I do not know when Mr. Hibler is returning to El Paso. Are you already tired of urban delights, Mr. Bransford?"

"I was tired of urban delights," remarked Mr. Bransford, "before you were out of short dresses. However, I've waited this long and I'll stay right here in El Paso till he comes. I bore myself some, daytimes, but we have bully good times of nights. You're as good as a show—better. Tune up your Julius Cæsar!"

"Your attitude—if you will overlook the involuntary rhyme," said George, "is one of base ingratitude. I endeavor to instruct and uplift you. You might be absorbing sweetness and light at every pore, acquiring a love for the true, the good and the beautiful—and you are merely amused! It is disheartening. As for this golden volume, this masterpiece of William Shakspere's genius—'which, pardon me, I do not mean to read'——"

"Oh, go on! Of course you're going to read it. We've got almost through it. You left off just beyond 'the will, give us the will, we-will-have-the-will.'"

"Why, you lazy pup, why didn't you read it yourself? You have nothing to do. I have to work."

"I did read it through today. And began at the first again. But," said Jeff admiringly, "I like to hear you read it. You have such a lovely voice, Mr. Crow."

Aughinbaugh bowed. "Thank you, Mr. Bransford, thank you! But I am proof against even such subtle and insidious flattery as yours. Hereafter, sir, I shall read no book through to you. I shall select works suited to your parts and your station in life and read barely enough to stimulate your sluggish mind. Then you can shell corn or be buried alive. Tonight, for instance, I shall read some salient extracts from Carlyle's French Revolution. You will not in the least understand it, but your interest and curiosity will be aroused. You will then finish it, with such collateral reading as I shall direct."

"Sure you got all those 'shalls' and 'wills' just right?" suggested Jeff. "It's mighty easy to get 'em tangled up."

"That is the only proper way to study history," George went on, wisely ignoring the interruption. "Read history lightly, about some period, then read the best works of poetry or fiction dealing with the same events. Then come back to history again. The characters will be real people to you and not mere names. You will eagerly extend your researches to details about these familiar acquaintances and friends and learn particulars that you would else have shirked as dull and laborious." He took a book from the shelf. "I will now read to you—after you replenish the fire—a few chapters here and there, especially there, dealing with the taking of the Bastille."

Without, a wild March wind shrilled and moaned at the trembling casements; within, firelight's cozy cheer, Aughinbaugh's slim youth lit by the glowing circle of the shaded lamp, the dusky corners beyond. The flexible voice sank with pity or swelled with hot indignation. And Bransford, as he listened to that stupendous, chaotic drama of incoherent clangorous World Bedlam, saw, in the glowing coals, tumultuous, dim-confused figures come and go, passionate, terrible and grim; the young, the gay, the beautiful, the brave, the brave in vain; fire-hearted, vehement, proud, swallowed up by delirium. Newer shapes, wild, portentous, spluttering, flashing, whirling, leaping in wild dervish dance. In the black shadows, in the eddying thick smoke, lurked crowding shapes more terrible still, abominable, malignant, demoniacal, imbecile—Proteus shapes that changed, dwindled, leaped and roared to an indistinguishable sulphurous whirlpool, sport of all the winds. Brief flashes of clearer light there were, as the smoke billowed aside; faces gleamed a moment distinct, resolute, indomitable, bright-sparkling; blazed high—and fell, trampled down by fresh legion-changing apparitions. Sad visions, some monstrous, some heroic, all pitiful; thronging innumerable, consuming and consumed.

. . . . . .

"Likewise ashlar stones of the Bastille continue thundering through the dusk; its paper archives shall fly white. Old secrets come to view; and long buried despair finds voice. Read this portion of an old letter: 'If for my consolation monseigneur would grant me, for the sake of God and the most blessed Trinity, that I should have news of my dear wife; were it only her name on a card to show that she is alive! It were the greatest consolation I could receive; and I should forever bless the greatness of monseigneur.' Poor prisoner, who signest thyself Quéret-Démery, and hast no other history, she is dead, that dear wife of thine, and thou art dead! 'Tis fifty years since thy breaking heart put this question; to be heard now first, and long heard in the hearts of men."

. . . . . .

A long silence. The fire was low. One dim, blurred form was there—an old man, writing, in a stone cell.

Aughinbaugh closed the book. His eyes were moist. "One of the greatest novels ever written. The Tale of Two Cities, is based entirely upon and turns upon this last paragraph. Read that tomorrow and then come back to the French Revolution. You'll be around tomorrow night?"

Jeff rose, laughing. "You remind me of my roommate at school."

"Your—what? Where?" said George in astonishment.

"Oh, yes, I've been to school, but not very long. When the boys used to stay too late he'd yawn and say to me: 'Jeff, perhaps we'd better go to bed. These folks may want to go home!'"

"Oh, well, it's nearly twelve o'clock," said George, unabashed. "And I have to work if you don't. Bless you, my children, bless you! Be happy and you will be good! *Buenas noches!*"

"*Buenas noches!*"

. . . . . .

A trolley car whirred by, with scintillation of blue-crackling sparks. Jeff elected to walk, companied by his storied ghosts—their footsteps sounded through the rustling leaves. The wind was dead; the night was overcast, dark and chill. Aughinbaugh's lodgings were in the outskirts of the residence section; the streets at this hour were deserted. Jeff had walked briskly for ten minutes when, as he neared a corner in a quiet neighborhood, he saw a tall man in gray come from the farther side of the intersecting street just ahead. The gray man paused under the electric light to let a recklessly-driven cab overtake and pass him, and then turned diagonally over toward Jeff, whistling as he came. He was half-way across, and Jeff was within a yard of the corner, when another man, short and squat, hurried from the street to the left, brushing by so close that Jeff might have touched him. So unexpected was his appearance—for his footsteps had been drowned by the clattering cab—that Jeff was startled. He paused, midstep, for the merest fraction of a second. The town clock boomed midnight.

Thereafter, events moved with all the breathless unreality of a dream. The second man turned across to meet the first. A revolver leaped up, shining in the light; he fired pointblank. The gray man staggered back. Yet, taken all unaware, so deadly swift he was that both men fired now together.

Nor was Jeff imprudently idle. He was in the line of fire, directly behind the short man. To the left, across the sidewalk, the bole of a tree was just visible beyond the house corner. Jeff leaped for this friendly shelter—and butted headlong into human ribs.

A one-hundred-and-sixty-pound projectile deals no light blow, and Jeff's initial velocity was the highest he could command at such slight notice. The owner of the ribs reeled out into the street, beyond the shadows. A huge man, breathless, gasping, with a revolver drawn; his thumb was on the hammer. So much Jeff knew and closed on him, his left hand clutched the gun, the hammer was through his finger. They wrenched and tore at the gun; and had the bigger man grappled now he might have crushed Jeff at once, broken him by main strength. But he was a man of one idea—and he had a second gun. A violent jerk threw Jeff to his knee, but he kept his desperate grip. The second gun flashed in the giant's left hand, rising and falling with the frontier firing motion; but Jeff's own gun was out, he struck up the falling death, the bullets sang above him. He was on his feet, in trampling, unreal struggle; again he struck the gun aside as it belched fire. Turning, whirling, straining, Jeff was dizzily conscious that the men beneath the light were down, both still shooting; the cab had stopped, men were running toward him, shouting. The giant's dreadful strength was undirected, heaving and thrusting purposeless; time for order and response would be time for crashing death to find him; his one frantic thought was to shoot first, to shoot fast. Shaken, tossed and thrown, Jeff kept his feet, kept his head, kept close in; as the great man's gun rose and fell he parried with his own. Three shots, four—the others fired no longer; five—one more—Six! It was warded, Jeff drew back, fired his first shot from his hip; the giant dragged at him, heaved forward, and struck out mightily, hammerwise. Jeff saw the blow gleaming down as he fired again. Glint of myriad lights streamed sparkwise across an infinite blackness; he knew no more.

The clock was still striking.

II

"HE'S coming round. That man's suhtenly got a cast-iron skull. Such a blow with a .45 would 'a' killed most fellers. What you goin' to do with him, Judge?"

"I don't know. It strikes me that he would be a valuable man for us. That was the nerviest performance I ever saw. Had I been told that any one could mix it that way with Oily Broderick and two guns, and get off with it scot-free except for this little love tap, I should never have believed it." The voice was rich, clear, slow, well-modulated. "Perhaps he may be induced to join us. If not——"

The words reached Jeff from immeasurable distances. He was floating on a particularly soft and billowy cloud at the time: a cloud with a buoyant and undulant motion, very soothing. Jeff noted it with approval. Underneath and a little ahead, a high and exceedingly steep mountain rose abruptly from the sea. It was built entirely of piled, roundish boulders. The contour seemed familiar. Madagascar, of course! How clever of him to remember! Jeff turned the cloud. It sank in slow and graceful spirals to the peak. Doubtless the voices came from there. The words seemed to have an unexplained connection with some circumstance that he could not quite recall. He felt the elusive memory slipping away. However, it made no difference. He drifted into a delicious vagueness.

Something hard was forced between his teeth; a fiery liquid trickled down his throat. He gasped and struggled; his eyes fluttered open. To his intense disappointment the cloud was gone. An arm was propping him up. Mysterious blankets appeared before him from somewhere or other. On them lay an arm and a bandaged hand. The hand was hurting some one very much. Jeff wondered whose it was. He looked at the hand fixedly for a long time and, on further examination, found it to be his own. Here was a pretty state of affairs!

A pillow was thrust behind him and the supporting arm withdrawn. At once he felt a throbbing pain in his head. He put his hand up and lo! his head was also heavily bandaged! He regretted Madagascar more than ever. He settled back for reflection. Looking up, after a little, he saw a chair with the back turned toward him; astride the chair, a middle-aged man, large, plump, clean-shaven, rosy, well-dressed, and, as it seemed to Jeff, unnecessarily cheerful. His eyes twinkled; his hands, which were white and plump and well kept, played a little ditty on the chair-back. There was a ruby on one finger. Beyond him sat a gross, fat man with a stubbly beard, a coarse, flat nose and little, piggish, red eyes. His legs were crossed and he smoked a villainous pipe.

"And how are we now, my young friend? A trifle dazed, I fancy? Something of a headache?" The man in the chair showed his white teeth in a friendly smile; his voice was soft and playful. "Are we well enough to eat something? What with our recent disagreeable shock and our long abstinence from food, we must find ourself rather feeble."

Jeff stared at the man while he digested this communication. "A little coffee," he said at last. "I can't eat anything now. I am dizzy and most everlasting sick at my stomach. Put out that damned pipe!"

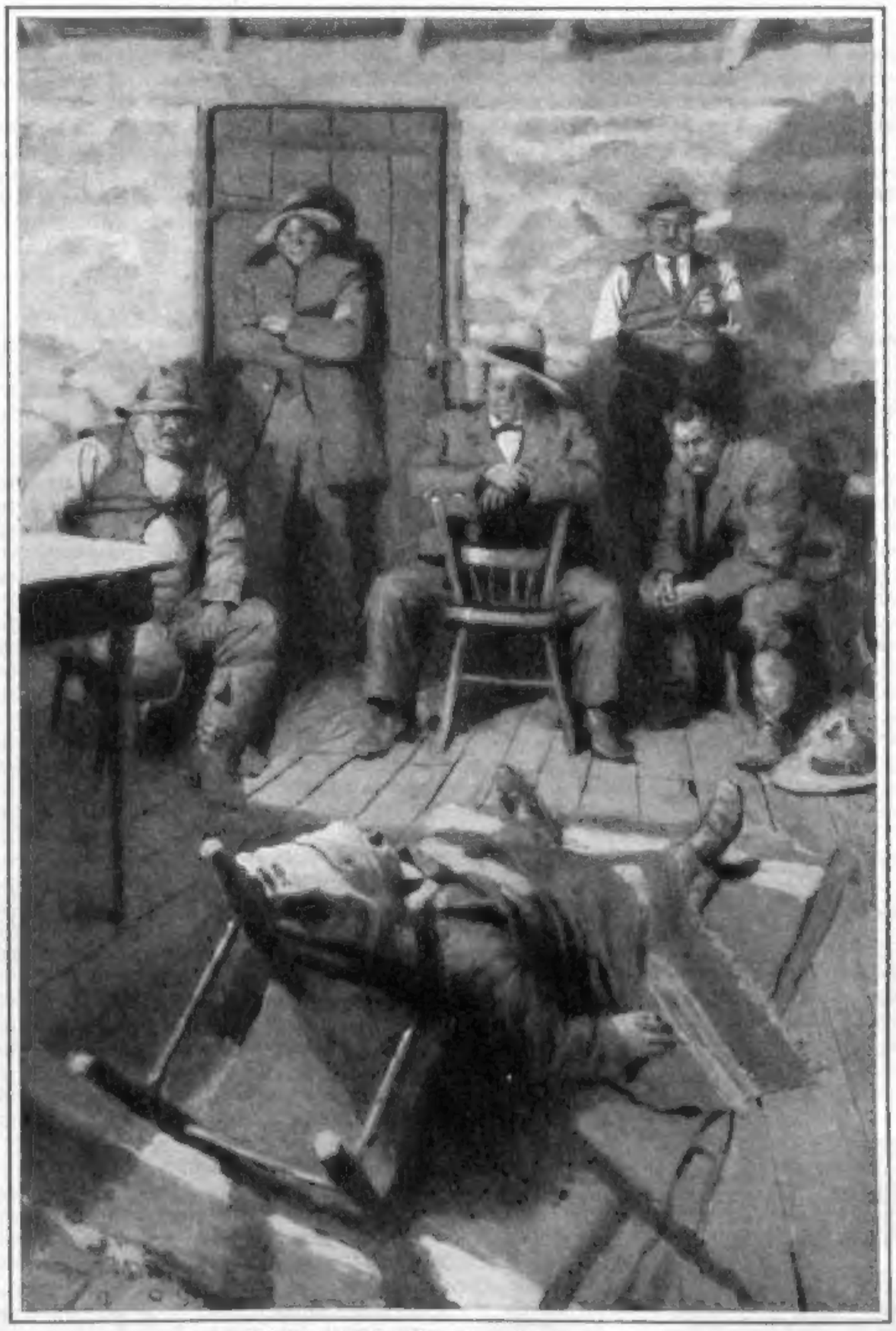
The soft-voiced man chuckled delightedly, as if he found this peremptory command exquisitely humorous. "You hear, Borrowman? Evidently Mr. Bransford is of those who want what they want when they want it. Bring a little soup, too. He'll feel better after he drinks his coffee."

The man addressed as Borrowman disappeared with a shuffling gait. Jeff lay back and considered. His half-shut eyes wandered around. Whitewashed stone walls, a heavily-ironed door, no window—that was queer, too!—floor and ceiling of rough boards, a small fireplace, two chairs, a pine table, a lighted lamp. That was all. His gaze came back to the man in the chair, to find that gentleman's large blue eyes watching him with a quizzical and humorous look—a look highly suggestive of a cat enjoying a little casual entertainment with a mouse. In his weakened condition Jeff found this feline regard disconcerting.

The coffee came, and the soup. After Jeff's refreshment the man in the chair rose. "I will leave you to the care of our good Borrowman," he said, baring his white, even teeth. "I will be back this evening and, if you are stronger, we will then discuss some rather momentous affairs. Go to sleep now."

The caressing advice seemed good. Jeff was just dropping off when a disturbing thought intruded itself.

This evening? Then it must be day now. Why did they burn a lamp in daytime? The problem was too much for Jeff. Still pondering it, he dozed off.



Jeff Found This Feline Regard Disconcerting

When he woke the lamp was yet burning; the objectionable fat man sat by the fire. When he turned his head, presently, Jeff was startled to observe that this man had got hold of an entirely new set of features. Here was an extraordinary thing! Hard features, and unprepossessing still, but clean at least. How very curious!

After a while a simple solution presented itself. It was not the same man at all! Jeff wondered why he had not hit upon that at first. It seemed that he had now become a body entirely surrounded by fat men—no—that wasn't right. "Let me—let me name the Supreme Court of a nation and I care not who makes the laws." No, that was John Wesley Pringle's gag. Good old Wes'! Wonder where he is? He wasn't fat. How did that go? Oh, yes! "Let me have men about me that are fat!"—Something snapped—and Jeff remembered.

Not all at once. He lay silent, with closed eyes, and pieced together scraps of recollection, here and there, bit by bit. It was like a picture puzzle; so much so that Jeff quite identified each random memory with some definite shape, eagerly fitting them together in a frame; and, when he had adjusted them satisfactorily to a perfect square, fell peacefully asleep.

When he woke the soft-voiced, white-handed man again sat beside the bed, again in the same equestrian attitude, clasping the back of the chair, beaming with good humor.

"And how is our young friend now? Much better, I trust. We have had a long and refreshing sleep. Is our brain quite clear?"

Here the fat man—the less ill-favored one—rose silently from beside the fire and left them.

"Our young friend is extremely hungry," said Jeff. "Our young friend's brain is clear, but our young friend's head is rather sore. Where am I? In jail?" He sat up and pushed back the bandage for clearer vision.

The jovial gentleman laughed—a merry and mellow peal. "What a spirited fellow you are! And what an extremely durable headpiece you have! A jail? Well, not exactly, my dear fellow, not exactly. Let us say, in a cache, in a retreat, sometimes used by gentlemen wishing temporary retirement from society. You are also, though I grieve to say it, in a jackpot, to use a phrase the precise meaning and origin of which I do not comprehend, but which seems to be, in the vernacular, a synonym for the more common word predicament." He shook his head sorrowfully. "A very sad predicament, indeed! Quite unintentionally, and in obedience to a chivalrous impulse—which does you great credit, I assure you—you have had the misfortune to mar a very-well-laid plan of mine. Had I not been a quick thinker, marvelously fertile in expedients, your officiousness would have placed me in an awkward quandary. However, in the very brief time at my disposal I was able to hit upon a device equally satisfactory—I may say even more satisfactory than the original."

"Hold on!" said Jeff. "I don't quite keep up. You planned a midnight assassination which did not go off smoothly. I've got that. You were one of the men in the cab. There was a fight ——"

"There was, indeed!" interrupted the genial gentleman. His eyes lit up with enthusiasm; his shapely fingers tapped the chair back. "Such a fight! It was magnificent! Believe me, my dear Bransford, it inspired me with an almost affectionate admiration for you! And your opponent was a most redoubtable person, with a sensitive trigger finger ——"

"Excuse the interruption," said Jeff. "But you seem to have the advantage of me in the matter of names."

"So I have, so I have! As you will infer, I looked through your pockets. Thorpe is my name—S. S. Thorpe. Stay—here is my card. You will see that I am entitled to the prefix 'Hon.,' having been sometime State Senator. Call me Judge. I have never occupied that exalted position, but all the boys call me Judge. To go back—we were speaking of your opponent. Perhaps you knew him? No? Mr. Broderick, Mr. Oily Broderick, once of San Antonio, a man of some renown. We shall miss him, Mr. Bransford, we shall miss him! A very useful fellow! But your eyes ask the question—Dead? Dear me, yes! Dead and buried these many hours. He never knew what ailed him. Both of your bullets found his heart. A sad loss! But I interrupt. I am much interested to see how nearly accurate your analysis of the situation will be."

"The short man—was he killed, too?" asked Jeff.

"The worthy Krouse was killed as well," said Judge Thorpe, sighing with comfortable resignation. "But Krouse was a negligible quantity. Amiable, but a bungler. Go on!"

"Your intended victim seems to have escaped ——"

"Survived," corrected Judge Thorpe gently, with complacent inspection of his shapely hands. "Survived is the better word, believe me. Capt. Charles Tillotson, Captain of the Rangers. An estimable gentleman, with whom, I grieve to say, I was not on the best of terms. To our political enmity, of long standing—and you perhaps know that Southwestern politics are extremely bitter—has been added of late a certain social rivalry. But I digress. You were saying ——"

"But you are prompting me," said Jeff testily. "It is hardly necessary. Your enemy not being killed outright, you choose to assassinate his good name, juggling appearances to make it seem that he was the murderer—and to that end you have spirited me away."

"Exactly! You are a man after my own heart—a man of acumen and discernment," said Judge Thorpe, beaming, "although I did, as you suggest, prompt you at some points—knowing that you were not familiar with all the premises. Really, Mr. Bransford, though I would not unduly exalt myself, I cannot help but think my little device showed more than mere talent. It was, considering the agitating circumstances, considering that both conception and execution had to be instantaneous, little less than Napoleonic! I feel sure that when I tell you the details you will share my enthusiasm."

Jeff was doing some quick thinking. He recalled what he had heard of Thorpe. He was best known as a powerful and wealthy politician of El Paso, who in his younger days had been a dangerous gunfighter. Of late years, however, he had become respectable and reputable, his youthful foibles forgotten.

The appalling frankness of this avowal could bode no good to Jeff. Evidently he was helplessly in this man's power, and his life had been spared for some sinister and shameful purpose.

"Before you favor me with any more details, Judge," said Jeff, "can't you give me an old boot to chew on?"

"What wonderful spirits, what splendid nerves! I compliment you!" said the Judge. "Our good Mac went, when you first awoke, to prepare steak, eggs and coffee for you. You will pardon us if we do not have your meals brought in from a restaurant. It would not do. We are quiet here, we do not court observation. For the same reason we have been forced to abstain from medical attendance for you, otherwise so desirable. I, myself,

have filled that office to the best of my ability. Now as to the replenishing of the inner man, Mac is an excellent cook."

"Cleaner than Borrowman," said Jeff.

"And is, as you observe, much cleaner than Borrowman. He will prepare whatever the market affords. You have only to ask. And, while we are waiting, I will return to my story.

"I was, as you so readily surmised, in the cab, together with my good friend, colleague and lieutenant, Mr. Sam Patterson. We were to be witnesses that Krouse acted purely in self-defense, you know—as, indeed, were also the cab driver and Broderick. Broderick was to hold himself in reserve and not to assist, except in case of mishap. We supposed that Krouse would kill Tillotson without difficulty. Krouse bungled. He inflicted three wounds, painful but not dangerous; including one that creased the scalp and produced unconsciousness."

The man took such shameless delight in parading his wickedness that Jeff began to wonder if, after all, it would not have saved him much difficulty if Broderick had killed him. But he set his mind like a flint to thwart this smiling monster at any cost.

The Judge went on: "Such was the distressing situation when I came up. Some men would have finished Tillotson on the spot. But I kept my presence of mind; I exercised admirable self-restraint. It would be but an instant before the aroused neighborhood would be on the street. We bundled you and your gun into the cab and the driver hurried you away to a certain rendezvous of ours. To have done with the driver, I will say at this time that he came in and gave his testimony the next day very effectively, fully confirming ours; accounting for his conduct by the very natural excuse that he was scared and so ran away lest he should be shot.

"The gun in Broderick's right hand, you may remember, had not been fired. His stiffening fingers still held it. I picked up his other gun, unbuckled his belt, buckled it around Tillotson, and dropped Broderick's empty gun by him. No more was needed. The populace found me caring for Captain Tillotson like a brother, pouring whisky down him—and thereby heaping coals of fire on his head.

"Now, as to our evidence. As you may readily guess, we were driving by when the trouble began. We saw Captain Tillotson when he fired the first shot, killing Broderick with it. He continued to shoot after Broderick dropped; Krouse, defending his friend, was killed also, wounding Tillotson, who kept on shooting blindly after he fell. The circumstantial evidence, too, was damning, and bore us out in every respect. Broderick, a man of deadly quickness, had been killed before he could shoot. Tillotson had emptied one gun and fired four shots from the other; his carrying two guns pointed toward deliberate, fore-planned murder. The marks on the houses, made by a number of his wild bullets, were in a line directly beyond Broderick's body from where Tillotson lay. Broderick was between you and the others, you know," explained the Judge parenthetically. Nothing could have been more hateful, more revolting, than this bland, smiling complacency: Jeff's fingers itched to be at his throat. It became clear to him that either this man would be his death, or, which was highly improbable, the other way about. His resolution hardened; he began to have visions of this smiling face above a noose.

"When Tillotson regained consciousness he told a most amazing story, obviously conflicting with the facts. He had carried but one gun; Krouse had made a wanton attack upon him, without warning; he had returned the fire. Simultaneously Broderick had been killed by some fourth man, a stranger, whom Tillotson did not know, and who had mysteriously disappeared when the people of the neighborhood arrived. It looks very black for Captain Tillotson," purred the Judge, shaking his hands and head sorrowfully.

"Even those who uphold him do not credit this wildly-improbable tale. It is universally thought that his wealth and position will not save him from the noose. El Paso is reforming; El Paso is weary of two-gun men.

"And now, my dear Bransford, comes the crucial point, a matter so delicate that I hesitate to touch upon it. All of my ingenious little impromptu was built and founded on the natural hypothesis of your demise, which, in my haste, I did not stop to verify. It did not occur to me as among the possibilities that any man—even myself—could weather six shots, at hand-grips, from Oily Broderick. Imagine, then, my surprise and chagrin when I learned that you were not even seriously hurt! It was a shock, I assure you! But here comes Mac with the tray. I will bathe your hands, Mr. Bransford. Then I beg that you will fall to at once. We will discourse while you break your fast."

"Oh, I can get up," said Jeff. "I ain't hurt. Set it on the table."

"I perceive," said the Judge, surveying the tempting viands, "that Mac has thoughtfully cut your meat for you. You are provided with many spoons, but neither knife nor fork. A wise and wholesome precaution, I may remark. After your recent exploit we stand quite in awe of you.

(Continued on Page 26)

HOW TO BORROW MONEY

By WILL PAYNE

IN ALMOST any city bank, about fifteen years ago, if you had watched patiently you might have beheld a prominent citizen stumping out of the parlor, purple with indignation. He had been insulted; his old friend, the president or cashier, had been casting aspersions upon his integrity; had not only been asking him a lot of impertinent questions about his private affairs, but making him sign the answers in black and white.

I suppose there is hardly a city bank in the whole country which did not witness that painful phenomenon. The prominent citizen was a victim of the evolution in the methods of extending bank credits that had its beginnings in the nineties.

Before then, borrowing money at the bank—even the largest city bank—was a very personal sort of affair, almost the same as "touching" a friend for a loan. I am speaking, of course, of loans made upon credit—upon the strength of the names signed to the paper—as distinguished from loans made upon collateral security. The bank officer then knew you personally, or your indorser. If you wanted a loan you said to him, "John, I need five thousand for sixty days," and he said, "All right, Tom," and that ended it. If any director happened to question the loan the officer defended it upon the ground that he was well acquainted with you, knew you had a good business and were perfectly honest. Exactly how good your business was, as a matter of fact, he seldom knew.

In a Personal Chat With the Cashier You Say So and So About Your Business

For twenty years after the organization of the American Bankers' Association in 1875 the subject of bank credits was never discussed at its meetings. There was nothing to discuss. The bank officer simply knew the borrower personally. Vice-President Cannon, of the Fourth National of New York, reported that in 1892 he made careful inquiry and discovered only half a dozen banks in the country that maintained credit departments. Now every city bank has its credit department—a separate bureau equipped with elaborate files and indexes, that does nothing but collect information from all sorts of sources concerning the credit of borrowers.

The cashier and the borrower may still call each other John and Tom, but John wants Tom to set down in black and white exactly how much property he possesses and of what sort; how much he owes, to a penny; what his profits were last year; whether he is carrying any dead or doubtful assets; and other things of that intimate, prying nature. Every experienced borrower now accepts the new order with good grace, but in the transitional period it caused many heart-burnings. The borrower sometimes considered it a reflection upon his honor.

If you open an account with a city bank nowadays your name is put on an index card the size of an ordinary postal. Besides your name this card contains, across the top, your address and business, who introduced you, and the date the account was opened. In a ruled space below will be entered, each year, the average amount of your balance in hundreds of dollars, the largest amount you borrowed during the year, the date of your statement and the amount of your assets and liabilities. Thus, if your account runs five years, by simply turning to this little card in the index file, the banker can see the essential history of it at a single glance.

Also, your name will be put on a very large manila envelope which goes in another indexed file. The commercial agencies will be called upon to send in whatever information they have about you, which will be carefully put away in the envelope. If you are a depositor only, and not a borrower, the filing and indexing commonly stop there.

But if you wish to borrow, your friend, the cashier, will lay before you a neatly-printed application blank addressed to the bank, beginning substantially as follows: "For the purpose of procuring credit with the above bank I furnish the following true and complete statement of my financial condition." Below, your assets and liabilities will be set forth in detail; there will be a description of any contingent liabilities in the way of accommodation indorsements, contracts, indemnity bonds; a showing of the insurance you carry; what amount of your bills and accounts receivable is past due, and so on. "Sign here," it says at the bottom.

That statement goes into the manila envelope, which—now that you are a borrower—becomes a regular octopus for swallowing all sorts of information that may have a bearing on your credit. What the people you buy goods of have to say about you goes in there. If you are inclined to borrow more than the bank thinks you should a bank officer will drop in at your establishment, occasionally, and make a written report of his impressions to enrich the envelope. If anything unfavorable to you gets in circulation the envelope is pretty sure to catch it.

The credit department aims to keep this information up to date. Suppose you are a dealer in hats and caps. In the larger banks you will be indexed under your business as well as under your name. At least once a year the manager of the department takes out his hat-and-cap cards and gets fresh reports—writes to the manufacturers and jobbers as to the present state of your credit with them, checks up the commercial-agency reports, and so on.

In this periodical checking up the manager may, possibly, discover certain discrepancies that would cause the blush of embarrassment to mantle your innocent cheeks if you knew that he knew about them. It is a not very uncommon fallacy that a statement may properly be shaded a bit here and there, with reference to the special purpose for which it is made. Thus, one business man, feeling strong in a well-established credit and fearing that the reports that he makes to the commercial agencies are examined by inquisitive assessors, will understate his taxable assets in such reports. Another man, in making a statement for general purposes, may indulge his fancy somewhat on the other side and omit a few liabilities. Yet both men may make a perfectly accurate statement to their bank—and not realize that in the bank's envelope all their statements lie side by side and are compared.

If the discrepancy seems important the credit manager will investigate it. If it does not seem important he will merely note that the gentleman's statements are to be taken with a grain of salt. When the recording angel gets around to these envelopes he will find quite a bit of work.

Formerly the bank officer carried his credit information in his head. Almost always the statements that a borrower made to him were made verbally. It was not so easy to check one statement against another. The modern system is to put everything essential in writing, make it a matter of record and file it away. In a personal chat with the cashier you say so and so about your business. If the statement seems significant, the cashier at once dictates the substance of it to a stenographer and it goes into the envelope.

Naturally, the more persistently you borrow the closer the watch. Every bank has among its patrons some who

are always crowding their credit to the limit and a little way beyond; borrowing all the bank is willing to lend them and then about twenty per cent more. The concern may be solvent and honest, but its business has grown beyond the limits of its own capital.

Here is Robinson, for example, who owes the bank a hundred thousand dollars. He wants to make it a hundred and twenty-five thousand, while the bank wants to make it seventy-five thousand. Over that conflicting line of desire they continually skirmish. Robinson's envelope takes on bulk like the manuscript of a young lady author's first novel. You may even find in it such items as this:

John Smith—a tailor—complained to A. B. C.—an assistant cashier of the bank—about Robinson; said Robinson owed him a hundred and sixty dollars for three suits of clothes; paid no attention to bills sent by mail. When Smith called to collect Robinson was always out.

Now, Robinson conducts a large and rather flourishing business He states his assets at five hundred thousand dollars. But he is a heavy borrower, and the fact that he is standing off his tailor finally gets itself recorded as one of the items affecting his credit at the bank.

Jones, a maltster, is another inveterate borrower. There is nothing the matter with his business except that he hasn't enough capital of his own to carry it on with—is always trying to absorb more of the bank's capital for that purpose than he is really entitled to. Banks in general have a theory that a man in good credit and with sufficient assets is entitled to borrow about four times the amount of his average balance. If he generally keeps ten thousand dollars on deposit at the bank, then he is entitled to borrow forty thousand.

A Peep Into the Jones Envelope

JONES' average balance is five thousand. So, if that theory were strictly applied, he would be entitled to borrow twenty thousand. As a matter of fact, in one way and another he borrows a hundred and forty thousand. First, on his credit he borrows thirty thousand; next, he rediscounts his bills receivable; lastly, he gets the bank to advance him eighty cents on the dollar on the best of his accounts receivable. This is no mean feat in the borrowing line; but Jones is really solvent, and he is an energetic, resourceful man. His business is growing. Few banks like to let go of a customer of that kind; generally, they prefer to keep his account and fight with him to restrain his borrowing proclivity.

One day Jones indorsed a note for a brewer who was a patron of his malt house, and neglected to mention the fact in his statement to the bank. Naturally, he didn't wish to weaken his bank credit by confessing that contingent liability. And when the note fell due he was loath to pay it. It wasn't really his debt, and the brewer promised to pay it himself within a short time.

In the old days, when a bank officer carried credit information in his head and spilled a good deal of it, this situation would not have been so dangerous for Jones. But presently his envelope in the credit department was enriched by a memorandum about as follows:

DECEMBER 26.

Peter Thompson called on W. X.—the president of the bank—today, inquiring how Jones stood. Said he held a note for eight thousand dollars, indorsed by Jones and some time past due. Jones had not treated him satisfactorily.

Underneath this memorandum was the notation:

Contingent liability of eight thousand not shown in Jones' last statement to us.

Then came another memorandum by Y. Z.—the vice-president:

DECEMBER 27.

Jones called on me yesterday to borrow eight thousand dollars, pledging additional accounts receivable. Said he needed the money to pay for barley just bought. Compare memorandum by W. X., dated yesterday. Have given instructions that Jones' checks be traced to see whether this eight thousand was paid for barley or to Peter Thompson.

Purple With Indignation

And next day the following by Y. Z.:

Have traced Jones' checks. The eight thousand went to Peter Thompson. Evidently he lied to me when he said he wanted the money to pay for barley. Is unworthy of credit.

So Jones is borrowing no more from that bank. True, there are plenty of other banks, and to one of them Jones has transferred his account. But, from his point of view, the most unfortunate feature of the new system is that those memoranda, with the vice-president's harsh indictment of his veracity, will remain on file in the bank's envelope and be accessible to whoever may be entitled to information concerning his credit.

"Nobody but a Fool Lies to His Bank"

In the old days, when credit at the bank was a matter of personal knowledge or impression on the part of the officers, the banks themselves were more or less secretive on the subject. It is related of a famous bank president that in all the many years of his incumbency he could never once be got to set down in black and white, over his signature, a definite statement concerning a person's credit. As much as possible he avoided writing anything on that subject, and when he couldn't possibly avoid writing he confined himself to Delphic generalities. He thought the bank's knowledge of credits was a sort of trade secret. Besides, he didn't propose to commit himself to a definite statement that might turn out incorrect.

But nowadays the exchange of credit information goes on regularly and frankly. In fact, in cities the managers of the credit departments of the banks form a sort of freemasonry. They open their files to one another freely, and even "tip off" discoveries that may prove valuable to a colleague.

The credit department has its own special function—gathering, comparing, filing, indexing all sorts of information bearing upon credit—which goes on, in a way, quite independently of all the other functions of the bank, although all the other departments feed it, and it, in turn, feeds them. Therefore, the credit managers have their own special professional interests. Being a class, they have class unity, just as doctors, lawyers and teamsters do.

"If I wanted to know something about a customer of the Twentieth National," said a credit manager, "I shouldn't think of going to the president or one of the vice-presidents or the cashier. They'd be busy and would give me only some offhand answer. I'd go right to the manager of the credit department and say, 'Jim, what have you got on So-and-So?' and he'd hand over the stuff. If I happened to run across something that I thought would especially interest him I'd call him up and tip it off to him. He'd do the same for me. Each of us would appreciate that this might help the other's standing with his bank. Besides, it's really to the interest of every bank that all possible information about credits shall be available."

This elaborate recording, filing and indexing did not come about simply on the initiative of the banks. It was forced upon them by the evolution in borrowing. Nowadays an important part of a city bank's loans consists of "commercial paper"—that is, of notes which the bank has bought of a broker. When he is buying such notes the banker may have no direct personal information whatever concerning the borrower; may not even know him by sight. He buys the note on the strength of the information on file in his credit department.

Fifteen or more years ago, as the Eastern banks found themselves with more money on hand than they could lend in their own neighborhoods, they would buy the paper of merchants and manufacturers at a distance. Then the note broker came in—there were only two of them in New York not many years ago. His business was to get the paper from the merchant or manufacturer and sell it to the bank. Of late years this business has grown rapidly and to enormous proportions. Not only the city banks, but a great number of country banks—probably a majority—regularly buy through brokers the notes of persons situated far away whom they have never seen. They must rely, of course, on written statements and reports. This condition made the credit department a necessity. It made apparent, also, the advantages of putting credit information in writing and keeping it for reference. So, as the commercial-paper business expanded, the city banks almost universally began requiring written, detailed statements from their own customers—sometimes to the great indignation of the customer, who thought the demand for a detailed statement constituted a reflection upon his standing.

But the practice of borrowing through brokers increases. Formerly only the big borrowers, concerns that were widely known, resorted to it. Latterly a great many smaller concerns have adopted it. For many months prior to this autumn money was exceptionally easy; the banks found it difficult to lend as much as they wished; and some note brokers carried on quite an extensive campaign in the way of drumming up new customers. Western and Southern borrowers of comparatively small caliber—those, say, with a capital of only a hundred thousand dollars or so—who had theretofore relied upon their local banks for such money as they needed to borrow, turned their paper over to brokers who sold it at a distance on the strength of written statements and reports.

In such cases the advantage to the borrower was that the brokers, having access to city and Eastern money markets, would place his paper at a lower rate of interest than he had paid at home. The disadvantage was that it rather alienated him from his home bank, upon which he might have to rely in a pinch later on.

This illustrates, however, how much relatively the purely personal element—the simple word of mouth between friends—has declined in the matter of borrowing at the bank—or rather, at the city bank, for in the country it is still largely an affair between John and Tom.

It is only relatively that the personal element has declined. The written record has been added to it; but, of course, the purely personal equation still counts. Besides the index card that I have mentioned, containing a concise history of the account year by year, so far as figures alone can show it, the up-to-date bank keeps another yearly record. This gives a statement in figures of the borrower's condition and, beneath, a sort of summary of the bank's experience and impressions of him for the year. In this little history and scattered throughout the thousands of letters from manufacturers, jobbers and so on, to whom the bank has applied for information, you will still find the old-fashioned, non-arithmetical terms, "honorable," "trustworthy," "energetic," "excellent character," "understands the business thoroughly," "very close buyer."

Money in Plenty for Bright Young Men

HERE is the index card of a comparatively small retail concern. It says: "Total worth, twenty-four thousand dollars; average balance, eight hundred dollars; maximum loan, thirteen thousand dollars." One can see at a glance that the loan is disproportionately large. But the letters from jobbers in this firm's envelope speak in flattering terms of the personal character of the members. Although these letters are as concise, stiff and graceless as business communications usually are, one cannot read them without feeling, through their cast-iron phraseology, a sort of personal friendliness toward the concern—an inclination to give it a boost. The envelope also contains a summary by the vice-president of the bank, substantially as follows:

This firm is composed of two young men; small means; have two stores, one on —— Street, the other on —— Avenue. They have built up the business they now have in about five years from almost nothing. Are very hard workers; give close, personal attention to business. Have visited both stores; present attractive appearance; stock kept clean and fresh. Their business is growing, as yearly statements show, and they stand well with everybody they deal with. Think this is a coming concern. Entitled to liberal treatment.

And there, after all the parade of arithmetic and the filing and comparing of reports, you have an essential element of credit. Notwithstanding a morose theory to the contrary, nothing, broadly speaking, pleases the business world better than the spectacle of a vigorous young concern building itself up. "Certainly we take care of the little concern if it has any vitality," said the president of a very large bank. "Such concerns grow, and we hope to grow, too."

Everybody agrees that there can be no arithmetical rule in extending credit. You never can say that a man

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THE LITTLE HOUSE

Story of a Sad Fat Girl—By Richard Washburn Child

ILLUSTRATED BY MAY WILSON PRESTON

STANDING at the door of the stitching-room, with his eyes half closed, Jim Hands, the foreman of the adjoining department of the factory, looked down the line of girls who bent over the sewing machines. Each one of the mechanical, whirring contrivances seemed to claim an equality of dignity with its human operator. From time to time, too, a girl would get up from her seat and with her right hand reach toward a bench for a bundle of vamps, tuck it under her left arm, adjust her chair, brush her hair from her forehead with her leather-stained fingers and, by a pressure of her right foot, throw on the power to start her machine again into a rising song of vibration that finally was lost in the fraternal chorus. In each case the girl went through the same motions as the one who had preceded her. This sameness lent color to the claim of the machinery.

"We're Lookin' Now fer a Elm Tree Seed"

Jim noticed it. "The worst of being a factory worker," said he, "is that you're like the rest of 'em and don't have the time to get different. Just smell!" And Jim paused for a moment before he began to tell his story. There was, in fact, on the air swept in from the ventilators, a half-sweet odor of the leather, and in it, too, was a trace of some sort of perfuming.

. . . . . .

I've smelled it right here on this very spot for eight years. Girls come and go. They must use different perfumes. But the mixture—that's what you get now—is always the same. Sometimes I can work up a lot of bad feelin's about how little consequence any one of them girls is—just like one clothespin in eighty carloads. But then, it don't make much difference, after all. Happiness has really got trouble backed off the boards, an', of course, there ain't anybody that ain't a whole lot of consequence when you look a second time to see—not one of 'em.

See that fourth chair down there where that Edie Moran is sittin'? See how it's braced? It made me think of Cornelia Stubbs. She sat there an' bust three chairs till Tommy Cutts thought of the wire to hold the legs together.

I remember the first time I ever seen Cornelia was one Sunday afternoon in the fall when I come in from a walk down in the town. It was just after a bad time when the factory had got afire an' money was scarce an' my Annie was makin' kilts fer little Jawn outer the daughter's last winter's shirtwaists. An' Annie met me at the door with a funny little smile an' she says to me: "Jim, dear, we ain't never taken any boarders in," she says, "but I didn't know, bein' we are in need of a penny here and there, if you'd mind my lettin' out the back room till we get a little money ahead. An' I can get five dollars a week with meals," she says.

"Who is it?" I says.

"A girl who's goin' to work in the stitchin'-room, beginnin' tomorrer," says she. "She's a nice girl, Jim."

"I'd trust ye to know," says I, "fer I believe some women can tell more about a person who goes by the house on a dark night than a man would know about 'em in a year's friendship," I says.

"Oh, yes," says she, playin' with the buttons on my coat like she does when she wants me to yield to her, "she's a nice girl, a good, solid, substantial character," she says. "Her father was a coal dealer in Waterburg before he died an' left her penniless."

"Left her penniless!" I says. "A coal dealer!"

"Stop yer jokin'," she says. "She might overhear ye. She's up there now, waitin' fer an answer from me, fer I didn't know whether to take her or not."

With that I hears a noise upstairs of somebody walkin' around.

"It sounds like movin' a grand pianner," says I.

"Hush, dear," says Annie, an' then I seen Cornelia Stubbs comin' down the stairs. She was about the freshest, healthiest-lookin' girl I ever put my eyes on, an' I guess, in spite of her spry ways, she must have weighed near two hundred and twenty-five pounds. An' she had a smile that would give a sick man a appetite fer dinner.

"She's solid an' substantial," I whispers to my Annie. "You are not mistaken in that," I says. "An' is the five dollars fer meals?" I says.

"Yes," says she when I was backin' into the parlor to get out of the way.

"At that rate," says I, "judgin' offhand of her capacity," I says, "we'll be payin' her ten dollars a week to occupy the room," I says, shuttin' the door.

I pulls off my mitts, fer it was cold weather then, an' I was just goin' to the stove to warm my hands when I heard Cornelia's laugh fer the first time. It was one of them laughs that started way down somewhere like air sounds in the kitchen water-boiler, an' then it come out like bubbles when you first turn the faucet on; an' then she'd kinder let it loose like a stream of soda water, an' at every new breath there was a little catch like the valve makes when you let go of the handle of a pump.

Of course, I didn't know what she was laughin' fer, but I had to laugh, too, an' I says to myself: "Let a laugh like that eat us out of house an' home. It's worth a dollar a day to anybody," I says, "an' I'd rather have it than a automobile."

So, as I was sayin', she come to live with us that winter—she an' her round cheeks an' blue eyes an' golden hair. An' the way the dog an' the children took to her you could tell there was no evil in her heart. Of course, she broke the springs in the parlor sofa, an' the plaster on the ceilin' of the kitchen below her room came down before Christmas. An' if it hadn't been fer the fact she was so fat an' dietin' she would have eaten up a good week's board before Tuesday's breakfast, an' gone hungry at that.

Fer there is always somethin' interferin' with anybody's happiness, an' the terrible thing in life to Cornelia was her weight. Or, as my Annie said: "Them extra two yards in a dress pattern is breakin' her heart."

"In a way," says Annie, "I don't blame the girl," she says. "Fer she has a affectionate disposition, an' at the age of twenty a girl is thinkin' of how, maybe, she'll be asked fer by some good, nice feller, though she'll always deny it like I did to you. Cornelia, poor girl," she says, "has an idea that nobody'll be wantin' her. Maybe she's right. Two-hundred-pound factory girls has a poor chance," she says, "if they're fussy," she says.

"Oh, well," says I, not knowin' how well I spoke, "you can't always tell. You might as well try to make rules about love as to try to kill flies by beatin' 'em to death with a horsehair," I says. "You can't tell where it's goin' to catch on, an' no one knows when it will let go," I says. "You can neither hire it or fire it," says I, "an' it don't do you any good to call in the police or doctor or write to the President," I says. "But," says I, "them who is fat, like this girl, will probably turn away from many a mirror in sorrow before they will laugh at themselves in the glass an' wonder what struck the feller to become fond of 'em."

An' I had in mind seein' the girl herself, the day before, turnin' in front of the plate-glass window outside of Johnson's store down in the village to see if she was thicker one way or sideways.

We knew she was sensitive about her looks. Every time she seen a fat woman she'd say to Annie: "Am I as fat as she is?" An' if you could answer "No" she was pleased fer a week—which didn't happen often. It was too bad, fer she had a good heart an' a pretty look in her face, an' such spry hands that she made more money at piecework than any girl in the stitchin'-room. An' the little pleasures was them in which she took delight.

The girls used to poke fun at her. Maybe Jenny Cassidy would touch her on the shoulder as she went by the chair an' say: "Hello, Tiny!" An' the day Cornelia stepped on the factory cat on the stairs they did little work fer laughin' at her. She was a good sport about it, though I don't know of any more careless an' heartless bunch than them girls, barrin' Nellie Conroy, who since got married. An' when they found out that she was drawin' more pay than any of 'em they was worse than ever, an' it took a good nature, that you'd be proud to have, fer her to always meet jokin' with more jokin'. Laughin' about yer own fat is a day's work fer anybody, especially when yer wearin' out shoes so quick an' yer clothes split out faster than you can have 'em stitched up again, which is the way with all people who is askin': "Am I as fat as she is?"

She was different from 'em, anyhow. She liked quiet times more an' didn't read no paper books nor buy perfumery nor walk up an' down Main Street on the nights the stores were open. An' yet she was always laughin'.

Then, finally, the old boss bought a new eyeletin' machine fer the stitchin'-room. It was a new invention just made, an' the machine company took a whole lot of interest in gettin' it runnin' right. They sent up a feller by the name of J. W. D. Cady to watch it.

J. W. D. weren't a mechanic except what he'd picked up bein' a salesman of machinery. He had a interest in the patent of this new machine an' he wore a diamond horseshoe in his green necktie that would light a convention hall. There was some breeze to him!

He didn't look very healthy. There was dark circles under his eyes an' he was about as thin as Nature would allow, but he had one of them close-lipped, clean-shaved mouths that bend easy this side an' that when he talked, an' a long nose, an' a kinder slow way about movin' an' talkin' that made him seem awful quick in the mind and body, if you can understand what I mean. The clothes he wore must have woke him up every mornin'. They didn't make any flash. They just looked as if they cost money, that's all—an' they an' his funny way of bein' at home made the whole roomful of girls come down to work in Sunday shirtwaists. He was just one of that kind that walks around in the world liked by everybody, an' I believe spendin'-money would come to him—like a dog—if he whistled fer it. You've seen that kind.

"Mr. Handa," he says to me, "this is a dull town. Main Street is not like Broadway in any particular except it's longer than it is wide. Lights are out in the Phœnix Hotel office at nine o'clock. A pack of cards is about as useful as a Christmas present from Aunt Sarah, an' new ideas is as plentiful as mattresses made of frogs' hair," he says. "I believe I'll have to take one or two of the young ladies fer sleigh rides," he says, "behind a fiery livery-stable equine," he says, "with bells," says he, "an' a leopard robe with scalloped edges," he says, strikin' an attitude.

"Well," says I, "you seem to be popular with 'em," I says, an' noticed that Tommy Cutts, the little rascal, had

"Am I as Fat as She Is?"

heard what J. W. D. Cady had said an' was goin' back to report it to the stitchers. "Go on," I says, "an' freeze yer ears," I says.

"But," says Cady, "there's one girl in there who won't go with me. I've talked to her often."

"Who's that?" says I.

"The human dumplin'," he says, "that boards up at yer house."

"How did you know she wouldn't?" says I.

"I'm a consultin' engineer about women," he says. "She probably don't like me, anyhow, an' wouldn't go if she did. But she's so fat I thought it would be a good joke. I thought it would be a good one on the others—they've made so much fun of her an' been so friendly to me. Then she weighs one an' a half times what I do. We'd look well in a sleigh. We'd hit an average. The horse would laugh when he saw me. Then I'd get the girl an' show her to the horse an' see his face slip."

"Look here," says I, "she's a nice girl. You'd not want to hurt her feelin's."

"Me?" says he. "Oh, no!" he says. "There is two kinds of men who treat women right. The first don't know anythin' about 'em an' the second know a whole lot. When I'm in my grave," says he, "just think of me as bein' in the last class."

An' with that he looks out the window at the whirlin' of the snowstorm, an' knocks a speck of dust off his starched cuffs an' walks back into the stitchin'-room.

Somebody was goin' to be invited out by Mr. J. W. D. Cady, the New Yorker, an' the girls knew it, fer Tommy Cutts had told 'em. An' when he strolled back five girls got up an' felt to see if their back hair was all right.

I seen him go walkin' up by 'em to Cornelia's chair an' there he stopped an' bent over a little, an' she stopped her machine an' looked up at him, an' he said somethin' an' she laughed. But when he said somethin' else, with all the other girls lookin' on with their eyes as big as butter-plates with surprise, then I seen her answer an' turn away an' start her machine again.

"Goin' sleighin', Mr. Cady?" says Tommy Cutts, passin' by him, draggin' a box of uppers.

"No, just been!" says Cady, an' he comes back to me.

"Mr. Hands," he says, "will you be at home tonight?"

"Yes," says I. "Why?"

"I thought I'd come up," he says, "an' rest my hands an' face," he says. "I like her laugh," he says.

"All right," says I.

An' so, when I got home that night I told Annie an' Cornelia that he was comin'.

I seen the girl look up kind of quick an' she was thinkin' a while, an' after a bit she says, kinder tired an' solemn: "Pass the bread, Mr. Hands, please. I'm goin' to stop dietin'. I weighed myself after work tonight an' I've gone hungry fer three weeks an' gained four pounds," she says. "An'," says she, "there ain't any use. A fat girl is a fat girl, that's all. Them obesity cures they advertise has been tried by me. Walkin' evenin's hasn't done any good, an' stoppin' eatin' may take flesh off thin people, but starvation is uncomfortable in my case an' also very nourishin'," says she. "A fat girl is a fat girl," she says. "That's all. Pass the butter. I'll go out, Annie, an' help you wipe the dishes," she says, an' gives a sigh an' looks at the clock.

It was near eight, an' in a few minutes J. W. D. Cady come in. He had snow on his overcoat an' he was lookin' full of fun. He talked a while an' then Annie an' the girl come in, too, an' the girl sat down an' broke another spring in the sofa an' turned red an' Cady jumped up quick an' says, "I see yer have a pianner here."

"Play it," says I.

"Me fer music!" he says. "I eat it," he says, an' with that he pulls up the stool an' run off one of them buck-an'-wing dances that makes every hair on yer head feel like a jew's-harp. It brought the kids downstairs an' peekin' in the door with their nightclothes on. When he'd finished he whirled around an' says: "Miss Stubbs, they tell me you can sing," says he.

"Oh, no," says she.

"Listen," says he, playin' a tune. "How is it the words go?"

With that she got up an' found a songbook on the pianner, an' before she knew it he had her standin' by the machine an' singin' as he played. It was the first time we'd ever heard her. An' on they went, playin' and singin', an' Annie got out some cake an' sweet cider, an' Cady told about bein' in Cuba durin' the war, an' he could imitate any foreigners' talk an' tell any number of funny stories, an' we all had a good time. Then, all of a sudden, up he jumps an' says he's got to go.

"An'," says he, "this is the best fun, Mrs. Hands, I've had since the copper market went up," he says. "I'd like to come again," he says, "if you don't mind my cigarette smoke," says he.

With that Cornelia looks up at him with her big blue eyes an' she says: "Them cigarettes can't do you any good," says she. "Why don't you stop them?"

"Well," says he, lookin' pleased, "will yer go sleighin' with me tomorrer if I'll give 'em up fer six months?" he says.

"Yes," says she with that laugh of hers.

An' in the hall J. W. D. Cady spied my little Jawn, who'd come down from his bed again an' had hid in a corner under a blanket, an' Cady grabs him up an' says: "Hello, old ambassador!" he says, "with yer bright eyes," he says. "I wish I had one like yer with yer curly red hair an' all," he says. "An' then money an' Broadway would run a poor second," says he, "an' we'd build a little house under a big elm tree, old man," he says. An' we was sorry to have him go.

You can be sure the girls in the factory knew he'd been up there an' they made remarks on it to Cornelia; an' Jenny Cassidy fergot how Cornelia had talked old Mrs. Cassidy into takin' Jenny back when she'd run off to the city fer two days, an' Jenny called her 'Fatty' again just as she done at first. Fer a graceful feller with good clothes makes a big hit with some girls, no matter if he be as skinny as J. W. D. an' wear black circles on his cheeks. An' they was all jealous. "I should think," says Annette L'Hommedieu, who's a girl with nice brown eyes an' a red nose, "that a man from New York who knows automobile salesmen an' other prominent people would have a different choice," she says so that Cady could hear her.

An' other girls took a different course altogether, some of 'em is that clever! "Ain't Cornelia the sweetest girl you ever saw, Mr. Cady?" says they. "We all feel so sorry fer her an' it was awful kind of you to call on her," they says, "fer she's so quiet an' has nothin' to say."

But when the boss come up after dinner an' asked Cady how the eyeletin' machine was runnin', J. W. D. says: "Pretty good," he says. "I'd planned to get away day after tomorrer, but I want to be sure the machine's all right an' I may stay on till next week," he says, grinnin', "if the sleighin' an' the horses hold out," he says.

An' on They Went, Playin' and Singin'

An' so it happened that Cornelia got some attention at last, fer Cady took her out ridin' an' come up to the house. An' Annie used to say ter me: "Come out into the kitchen with yer pipe," she says, "an' I'll put a lamp on the wash-tub fer ye to read by," she says "an' here's the paper," says she.

"Why not stay here in the parlor?" I whispers. "Cady is some breeze," I says.

"Me fer Music! I Eat It"

"Give the girl a chance to talk with him," says she.

"Maybe she'd get to sittin' on his lap with nobody lookin'," I says, "an' then we'd have to carry him out on a stretcher," I says.

"Say no more," says she. "This will be good practice for you," says she, "fer some day your own daughter will be home from the convent an' be entertainin' young men herself," she says; "an' I haven't fergotten, even if you have, how mad you useter get when you'd come to see me, an' my mother would hang around an' tell of courtin' in the old country. So you'd best learn now to be contented in the kitchen."

So we left 'em alone an' they talked, I suppose, about this an' that—skinny Cady an' fat Cornelia. An' we thought it was funny how she would pay attention to a gay feller like him that kept late hours in the city, an' how he found any use fer a stout girl who liked only the little pleasures, as I have already told yer.

We laughed about it because we didn't know. We didn't think it amounted to anythin', an' I guess we was right, in a way. I never thought he meant much by it, except once he showed signs.

It was one night, I remember, an' I was just goin' by the alley between the Phœnix Hotel an' I seen Cornelia comin' from the other direction. Just as she got in front of the hotel door a drygoods drummer, who was standin' there waitin' fer her to come up, says, "Hello, partridge!" to her. She didn't answer, but, as luck would have it, Cady was just comin' out from the office an' heard what was said. I can see him now, an' I believe he looked thinner than ever, standin' up beside the drygoods man with the big black mustache.

Cady waited. He waited fer her to get around the corner of Maple Street, an' then he says soft an' quiet to the other feller: "Friend, I don't like the shape of yer mouth. It talks too much. It's balanced too even on the two sides of yer face an' takes advantage of a young girl walkin' alone," says he. "Step out here in the light from this arc-lamp," he says. "I might botch the job in the dark," he says. "I'm goin' to knock yer upper lip around where you can whisper in yer own ear," he says.

"What's the matter with you, hairpin?" says the other.

An' then—Bam! Cady did what he said he'd do.

I just tell it to show that straws show how things are goin', an' it was a disappointment to me when I found he was goin' away.

"Back to Broadway," says he to me, when he come in Tuesday mornin'.

"When?" says I.

"Start on the twelve-fifteen," he says.

"You'll say good-by to her?" I says, an' I guess my mouth was open.

"I have," says he. "I got a telegram this mornin'," he says. "I said good-by to her," he says. "Oh," says he, "don't look at me like that. I've made no love to her," says he kinder solemn. "I wish I had, but I couldn't make good on it," he says. "I'm poor stock fer a married life, I guess. But," he says, "I'm goin' into trainin' fer it. This little trip has put the idea into my head. Some day that little house under the big elm tree fer mine!" he says, "if I can find the right girl," he says. "An' good-by," says he.

That was a sad day for Cornelia. We didn't know it made much difference to her—she that was so fat an'

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WHAT'S AN ACRE WORTH?

A Glance at Farm-Land Values—By William R. Lighton

A Farmhouse of the Old Order

A Barnyard of the Old Type

TWO or three weeks ago a Nebraska farmer fifty-odd years old, sold his farm to a man of the younger set, a recent graduate of the Iowa Agricultural College. The farm was a quarter-section of good, black prairie loam. The price paid was $17,920—$112 an acre. It had been bought, sixteen years before, for $3500, or a shade less than $22 an acre. Improvements made in the mean time had cost $20 an acre, leaving a difference between purchase and sale prices of $70 an acre, or $11,200. This case was far from record-breaking.

Buyer and seller discussed the matter frankly when the deal was closed and the money paid over. The youngster congratulated himself that he had got what he wanted at a reasonable valuation; the older man congratulated himself that he had unloaded at a figure pretty close to the top of the market in that district. During recent years he had seen prices mount and mount until, in his own phrase, they had become dangerously high. He remembered boom times in the prairie country, and the setback that followed; the memory made him fearful. He clean overlooked, in his argument, one big, significant fact—the fact that conditions in those years had undergone a radical change, fairly revolutionary in character.

The two went a bit further into the discussion, and, under the buyer's questioning, it was developed that the farm had given its owner, for the last five or six years, an annual income of about $3000 net, after paying all legitimate charges, and after counting out five per cent interest on the investment as represented by the selling price. That is to say, his investment of $17,920 had been yielding almost twenty-two per cent, while the security had been appreciating steadily. The old man contributed the fact that in the first three years of his work on the place he had just about "broken even" at each season's end, with nothing for gain. He had worked quite as faithfully—indeed, much harder—in the first period; yet then he had, to all intents, failed. His later success had come to him almost inexplicably. He had been growing rich, only half-understanding the reason.

From Poverty to Plenty

THE facts were, as he gradually developed them in his story, that in the old days he had grown corn exclusively, selling his crop at harvest for whatever it would bring. Afterward, having learned something of new practices, and being drawn along in the wake of progress, he had planted an alfalfa patch, built up a dairy herd of a dozen cows, fed his corn on the farm to a drove of thrifty, fattening hogs—selling nothing from his gates but finished products in cream, butter and meat animals ready for the packer. The change had come bit by bit, and not altogether with deliberate intent, but half-unconsciously. It had not been clearly thought out, but had been largely imitative. Nevertheless it had made him rich; and his case was pretty much like that of every other farmer in his neighborhood. From squeezing out a bare living in the old days they had passed to plenty. Their lands had done this for them, and must continue so to serve them in the ever-improving markets for food-stuffs. And yet this old fellow had felt a growing timidity in holding on to his farm when its increased earning power had forced up its selling price to a point for which there was no precedent in his experience but the juggled prices of the boom.

Maybe you are of those who look askance at the heavy gain in farm-land values in the West. Maybe you think that history is merely repeating itself—that the Western country is merely going through an emotional revival, to be followed in due time by a "backsliding." What? Well, come; let's look into it.

Since the time when the first stump was mounted by the first stump orator the farmer has had it everlastingly dinned into his ears that his industry is at the very root of all wealth. You know the patter. The saying seems to have got itself accepted without much trouble. Nobody tries to deny it; it's true on its face. Well, then, granting that, doesn't it strike you that farm-land values ought to have become the most stable of all measurable values? It's a good long time since hapless old Adam was hustled out of Eden to till the ground from whence he was taken; long enough, surely, for the theory and practice of use and value to have come to a balance. But nothing of the sort has happened. Curiously enough, as if the primal curse had been spoken in deadly earnest, husbandry, first of all the industries, has been the very last to break away from dull, plodding, blind drudgery and come to share in the benefits of intelligent understanding. Until the generation in which we now live the farmer has never known what he was doing nor why he did it. The order of his intelligence has been little better than a byword. He has done his work according to signs and omens; he has sown his seed and helplessly besought the gods for his harvests; he has worked in the dark, struggling with crude forces beyond his ken. From the beginning until our own day he has never been, in any sense, master of his craft. What he has got out of the earth, with all his painful labor, has been as it happened.

Considering that, perhaps it's not so strange, after all, that it has been left for us of this day to say, with something like authority, what an acre of farm-land is really worth; for we are the first to know, even approximately, what this acre can be made to do.

Of course, the determination of values has not been made an exact science. Far from it. There's no rule of thumb for getting at the price a given acre ought to bring. But here and there you will find a head on the shoulders of one of this new race of trained farmers capable of reasoning about the matter, able to get to a reasoned conclusion. This sort of farmer doesn't "'low," or "reckon," or "cal'late," or "guess," as his sire was constrained to do. He thinks. The processes of his thinking are disciplined, orderly. His mind takes him where he wants to go; and it has taken him to some high places in achievement. Why, ponder this: A generation ago the farmer who had dared to speak aloud in a company of his fellows about crop-breeding, or soil-bacteriology, or the chemistry of a milch-cow's feeding and digestion, would have been hooted off the fence. Yet to that man's son, working today in the same fields, such things as these have become the law and the gospel of the farm. The old order changeth. The change is sweeping the farms with a swiftness nothing short of miraculous. In all the human story there is no more bitter, utter tragedy than the age-long groping and fumbling of the farmer for understanding—the man who was not only eating his own bread but feeding the world in the sweat of his overburdened body. Our century can show no greater glory than the awakening of intelligence in relation to the work of the farm. It's the biggest thing that ever happened. For real meaning it beats the birth of a new literature.

Scrub "Long-Horn" Beef Steer of the Old Days

The Birth of a New Science

HERE'S the point, whittled down: This new farmer with his crop-breeding, his soil-chemistry, his hard training in applied physics and economics, has raised farming to the rank of a scientific profession. He is obeyed by the forces that held his father captive. For incantations and burnt offerings he has substituted knowledge. He knows, almost to a T-Y-ty, what a particular acre can be made to do under scientific care; and is informed as to what this service to the world is worth. Isn't it entirely logical, then, that in his hands this acre should assume a more firm and stable value than could possibly have been fixed upon it in the old haphazard days?

That is just what is coming to pass in the West, the growing center of national activity in farming.

There are two theories by which you may travel toward a conclusion as to the money value of a piece of farm-land: You may adopt the folderol of the supply-and-demand theory; or you may base judgment on the land's income-producing power.

The first of these ways has been made respectable by long practice settled into hoary tradition; but there's not much else to commend it; it's mostly pure bunkombe. Emotion plays a larger part than reason. This is the method of the professional trader, the booster, the boomer, the manipulator of sentiment and values. His art consists in working his prospective buyer to a pitch of high-tension covetousness by booming this, that or the other particular district. If desire can be coaxed to frenzy the price of land is settled according to whatever the most eager can be induced to give, regardless of everything else. With a single farm as the objective that result becomes obvious, inevitable. It works out in the same way with a community or a wide territory, depending only on the ability of the promoters to swing the larger proposition. When jocund ecstasy is in the saddle the use of a curb-bit is likely to be forgotten.

For present illustration there's the much-advertised Panhandle of Texas. Let it be conceded at once that much of the land in the Panhandle is well adapted to certain profitable uses; but understanding must be ripened by patient experience before those uses can be clearly conceived. Recent crop results have been mostly the happy chance of several uncommonly-favorable years. It needs no genius to get a crop when conditions are all exactly right. But what of the lean

years, when things go wrong? Those years are surely coming for the farmer who goes to the Panhandle, or to any other part of the high plains, and tries to farm without special knowledge of his new conditions—years when the heavens won't give down; when drought will wither the greenery, blight enthusiasm, and inject a new factor into the question of values. Then will follow an exodus of the disheartened, the disgruntled, the impoverished; and those who remain will be the ones who are able to think their way out of the difficulty, solve the problem for those who will ultimately become the masters of that land, and so fix its value. By-and-by prices will rise again, perhaps far above their present level, and remain stable: but that will be when the capacities of the land have been settled.

Well-Graded Hereford Cattle of Today

Yet there is no part of the West that has not had its boom. As the untried areas are narrowed down by settlement booms, these booms have become in our day sporadic, occasional, mere local survivals of the old spirit, without any very deep meaning. But time was, no longer ago than twenty years, when a wide agricultural empire was fuming and frothing with mad excitement. Settlement was progressing at a rate that seemed beyond limitation; legions of men were invading the country from everywhere, bent all on one purpose—making fabulous fortunes, in no time at all, out of the new soil. It was to be so easy! There was no end of land; and by reputation the fertility of the soil was inexhaustible—a resource that might be drawn upon without limit or restraint. Caution was for cowards. The contagion of frenzy was in the air. Only one class kept its head—the boomers by trade. Never was opportunity riper. The temper of the people needed no coaxing or nursing; it was made ready to hand.

In the Old Boom Days

THE facts are familiar history. The whole West boomed. There were almost no preliminaries; no sane initial period of trial and development. The boom preceded all that. Development was anticipated, discounted. Land prices were fixed by mere caprice. The more extravagantly high these prices could be forced the richer the people felt.

Of course there followed reaction and breakdown. Any one of ordinary prudence ought to have foreseen; but understanding was long in coming to the man of that day.

Many facts were unconsidered or incorrectly judged. One was apparently inexplicable: crops were often vast in volume, nevertheless at each year's end the crop-maker found himself more deeply in debt than at the beginning. The farmer with a hundred acres in corn was in worse fix than the farmer with fifty. The larger the crop the sorrier the grower's plight.

We know now why this was. The explanation is a bit complex in its parts, yet simple enough as a whole. The farmer of that time was not a business man. He kept no books of account with his land. He went headlong through the cropping season, and after harvest he struck a rough balance by guessing at it. He could reckon that he had made a pretty penny; but in cold actuality he would be more firmly than ever nailed to the cross of the delinquent debtor, when out of the proceeds he would pay his store bills and then face the interest on his mortgage.

That was one damning fact. The farming West was then doing business almost entirely on borrowed money. Interest charges were very high. But this item of interest never figured in the average farmer's computation of the cost of crop production. Neither did labor cost, if he worked his crop himself, with the help of a husky son or two, using his own teams. That these items had value seemed never to occur to him. Money paid for seed and for hired help were about the only debits to the crop. Besides, he was selling with his grain tons of nitrogen, phosphorus and potash, and charging nothing to depreciation for this annual loss of soil fertility.

Markets for his crops were remote; transportation cost was excessive. He was sending to those markets only the raw material of his fields, and buying back the finished mill or factory products, paying heavy freight both ways, and paying extortionate middlemen's profits on every trade. But he was no economist; he couldn't understand at all what was the matter.

With his slipshod methods in the field, his unchecked wastes, his helpless ignorance of the first principles of business management, every bushel of the corn he grew was, probably, costing him, all told, something like twenty cents, to say nothing of the loss of fertility value. Selling prices rarely equaled actual cost. If corn went to twenty-five cents it was a festival occasion; more commonly it ranged from fifteen to twenty cents; sometimes it dropped to ten cents. Notwithstanding, farm-land prices were stiff, and stiffening steadily. Talk about living in the sweat of the brow! Wouldn't it bring the clammy drops to the brow of the manufacturer or the merchant to try to do business on that basis? Yet the farmer stuck to it.

Then, as if to put an artistic finish to the old curse, came the years of the dry winds and total failure on the plains. That might have been expected. None of those happy-go-lucky farmers had pondered for a moment the necessity for adapting special crops to special conditions—to high-plains levels, with diminishing rainfall, light soil and modified seasons. It had been gayly taken for granted, in mounting this smooth, westward slope, that the upper levels, under the same treatment, would yield results identical with those of the black loams of the lower valleys. An increased elevation of ten feet to the mile is imperceptible to the eye; its effect is too little for measurement from one mile to the next; but in three hundred miles it runs up to three thousand feet; and that means a falling off of more than one-third in average annual rainfall; and the lighter soils showed a more than corresponding decrease in drought-resisting power. That seemed not to have been grasped by any one on the ground, for that would have involved a reasoned deduction. The farmer waited for the fact to smite him.

It smote. When the devastating drought came, in 1893-1894, it spelled ruin, utter and complete, for the plains farmers. The lands were abandoned. Land values? Along in the summer of 1894 the man who had asked the price of a farm in the neighborhood, say, of North Platte or Kearney, Nebraska, or around Hill City or Garden City, Kansas, would have been hurried back to the asylum for further treatment. There were no values; the bottom had dropped out. You might have got a quarter-section in trade for a moth-eaten old mule that would help the crushed farmer to pull his freight from the stricken country. Mortgages weren't worth foreclosing—and how the money-lenders raged! Great blocks of the abandoned plains lands passed by tax sales, by cheap quit-claims or by lapse of time into the hands of the cattlemen. The richer lands of the humid regions farther east fell away in price, partly in sympathy with the plains movement and partly because they, too, had been unscientifically farmed, overboomed, overvalued, for their then known worth. In short, the whole farming West had its eye blacked and stood discredited.

And now prices are back to a point well above the old scale. What do you make out of that? History repeating itself? Another boom? No, they have been raised this time by another force; nor will there be another time of dull decline. On the contrary, prices will go steadily, moderately up and up—not under the trickery of manipulation, but in obedience to the impulse of increasing worth—known and ever-increasing income-making power. There's no getting away from it if we would. Conditions have evolved; brain has come into play.

Well, and upon what meat of achievement has this new Cæsar fed that he is grown so mighty? If an evil and incredulous generation shall ask for signs, what signs can he show?

Plenty of them. Whole bookfuls. Once the literature of farm operation consisted of a horse-doctor book and an almanac; today it is voluminous, the product of some of the best brains in the land. Any profession might be proud of such a literature. In point of clearness, precision and practical value it has the average library of lawbooks tied to the post.

Values on a Bedrock Basis

BETTER yet, there are the schools of farming. You know how it used to be, when the grubbing old farmer and his wife scrimped and pinched for half a lifetime for the sake of sending Bill away to college. Their notion then was to make some sort of a gentleman of him, by filling him up with the odds and ends of intellectual junk that used to pass for a liberal education. It rarely worked out. Ten to one, when Bill got through he had merely been unfitted for his dad's work, with no other fitness substituted—made over into something that was neither fish, flesh nor fowl. It was about as intelligent as Washington's theory of educating the Indian—just plumb foolish.

That's been changed, all within a few years, since it was conceived that what the farmer needed to be taught, first of all, was farming. Unless you're very young you can remember how the notion was scouted in its inception; and the man who pooh-poohed the most scornfully was the old farmer himself. Oftener than not this opposition amounted to open hostility when it came to the point of asking a farmer-legislature to appropriate money for such schools of farming. But, somehow, quietly, almost shamefacedly, the start was made; and today there isn't a state worth naming that doesn't make this one of the chief, if not the foremost, features of its educational system, either in its university or in distinct, strong colleges. There isn't a bill that goes through the legislature with more of a whoop and a flourish than the appropriation item for continuing and extending the work. Nor does the teaching consist of mere professorial fads and fancies. The schools are farms in themselves, equipped

(Continued on Page 24)

The New-Type Home of a Farmer Who Knows What He's Doing

Barnyard of the New Type

THE JOB HUNTER

Ole Reliable Has a Busy Day—By Harris Dickson

WITH one sweep of her muscular arm Aunt Selina snatched off the bedclothes. Zack scuffled out on the far side like a little black beetle suddenly uncovered beneath a chip

"Go 'long now an' cut dat wood."

Zack's knees knocked together as he stepped into his breeches. Two funny little tufts of gray hair stuck up above his ears; he looked like a rabbit that had been shot at and was watching to dodge the second barrel. He lifted his head and answered: "'Tain't no wood."

"Didn't I tell you to ketch some drift outen de ribber?"

"I got de rheumatiz."

"Rheumatiz!" The huge woman bound a cord around her middle, like a warrior girding his loins. "Rheumatiz don't hinder you from eatin' up de vittles what I totes from de white folks' house. Put on yo' clothes an' git dat axe; I ain't gwine to leave dis house till I sees you started todes de ribber for dat driftwood."

"Lemme have a cup of coffee."

"'Tain't no coffee 'cause 'tain't no wood to heat no coffee. No use lookin' at dem palins. Mr. Musgrave say if we burnt de pickets off dis fence agin we got to pay fer 'em. More'n dat, don't you dare show yo' face at de white folks' house beggin' fer coffee."

Zack dressed himself in silence—that is, he did not contribute toward breaking it. His shifty little eyes watched his wife and saw no sign of weakening. He pulled his gray cap on tight, stuck both hands in his pockets and shuffled out of the front door.

"Come back here, Zack, an' git dat axe."

Zack dragged the axe behind him and passed the gate. Selina stood with arms akimbo watching him—a skimpy figure in a thin coat looking mighty limp and dejected. Being ludicrous as well, his competent wife laughed and relented. "Oh, Zack, lissen to me; de white folks is gwine to have company today, an' dere'll be lots o' dinner to tote. I done invited Elder Moss an' Sis Minervy to help us eat it. You jes' git dat wood, dat's all I 'specs of you." Aunt Selina got out her biggest basket, put two empty buckets and several pans inside. "Tote while totin's good" is an excellent motto for a cook

Sis Minervy

While Zack did not like the way he had been launched, he perted up his gait at the anticipation of turkey stuffin' and a bucket of soup from the white folks' kitchen. These activities lasted until he turned the first corner. Then he stopped and began feeling the edge of his axe. "I can't cut no wood wid dis axe, an' me hongry as I is." He sat down on a little bridge to consider the disadvantages of being empty and having this wood-chopping job thrust upon him.

With such a void in his department of the interior he paid no mind to extraneous affairs. That's how the quick-stepping man got up so close behind him. "Good-morning, old man." Zack bounced up—being nervous. Young Doctor Gray carried a bridle over his arm.

"Old man, have you seen a stray horse—big roan, blaze-faced, stocking foot? You know my horse."

"Yas, suh, I knows yo' hoss well as my own chilluns."

"He broke out of the lot this morning and ran down the street. I must have him at once—call to a very sick patient in the country."

"Dat sho is curyus," mused Uncle Zack. "Jes' about daylight I heerd a hoss gallopin' past my house, an' sumpin' come to my mind right den: 'Dat's Doctor Gray's hoss.' I spec he's grazin' in dat bottom alongside o' de railroad. Hoss most in ginrally goes down dere."

"Can't you get him for me?"

"Sho I kin. I knows 'zactly whar dat hoss is. You go home an' make yo'self easy; I'll tie dat hoss to yo' hitchin'-post in less dan ten minutes."

"What is your name?"

"Zack Foster, suh; but everybody, white an' black, calls me Ole Reliable."

"All right, Zack, I'm trusting you to get that horse in fifteen minutes."

"He's jes' as good as dere, ef I lives an' nuthin' happens. Thankee, suh, thankee; I never takes no gent'mun's money 'thout givin' him a satisfaction job."

Ole Reliable hung the doctor's bridle over his left arm and shoved the doctor's quarter into his right pocket. Then he got off in a bunch and made a grandstand start.

"Hold on, old man," called the doctor; "do you know where I live?"

"Yas, suh! yas, suh!"

"What house is it?"

Zack guessed: "I knows de place—dat big brown house wid white imiges out in front."

"No, no," corrected the doctor; "it's that house with the red roof, where the street cars turn on Evergreen Street."

"O' course, suh, dat's de very place I meant. Ef you don't hurry I'm gwine to beat you home wid dat hoss."

Zack clipped a few seconds off the world's record for a hundred-yard dash, until Doctor Gray crossed the street and disappeared. Then he eased up and economized his wind. It would be a long way to walk back home, so Zack leaned restfully against Miss Trevelyan's fence. The axe had begun to get heavy. He peered around cautiously, then shoved it between the pickets and let it slip under Miss Trevelyan's hedge.

"Uncle! oh, Uncle!" The woman's voice came so sharp and sudden that Zack straightened up guiltily. "Yas'm."

The Trevelyan sisters—prim little old maids—were coming directly toward him. They must have been behind that clump of cedars while he was hiding the axe. Their eyes were fixed upon him and he couldn't run. With laces at their throats they moved swiftly down the walk and paused to reassure themselves. Zack observed that they were intensely excited, else they would never have lifted their voices and called to the street.

Miss Savannah Trevelyan stopped, erect and precise, in the midst of their old fashioned garden of right-angle triangles and exact parallelograms. "Uncle, are you very busy?" Miss Savannah spoke hesitantly, and Miss Betsy nodded as if holding herself in part responsible for what her sister said. Zack doffed his cap; there was something eminently respectable in that bald streak that ran straight through the grayness of his head.

"Yassum, I always is got plenty bizness to 'tend to." Zack had such a kind face and such a pleasant twinkle to his eyes that Miss Savannah begged: "Can't you please come in and help us—just a moment. Edward has fallen into the cistern."

Zack threw open the gate and ran in with the bridle dragging from his arm.

The fluttered pair led him straight down that straight walk between straight rows of straight cedars. They wheeled around a corner and double-quicked to the cistern, which was sheltered by a riotous arbor of Maréchal Niels.

"He's in there! oh, dear! get him out." It was an old cistern and the top had rotted off. Zack could hear a splashing in the water. "Yo' little boy?" He glanced at each of them.

"No, my dog!" Miss Betsy drew herself up stiffly and they both turned very red.

"Jes' a dog; huh! I thought 'twuz a chile." He drew back and began to look around.

"Hurry! Hurry!"

"Lordy, Miss, 'tain't no use takin' on—dem little ole woolly dogs kin swim till Gabriel blows. Is you got a ladder?"

"Yes—there—leaning against the gardener's house."

While Zack went and came deliberately, the little ladies wrung their hands.

"Now, Miss, don't you be uneasy; he's jes' as good as out—I don't never promise nuthin' what I don't do; dat's me."

Zack prudently sounded the water's depth with a pole, then let down the ladder, testing each rung before he trusted his precious self upon it. The Misses Trevelyan gasped as he disappeared backward into the cistern, and gasped again when he emerged, holding the dripping Edward by the scruff of his neck. "Git away, Miss; git away—let 'im shake hisself a time or two." Which Edward promptly did when Zack flung him on the grass.

"Oh, dear! oh, dear! we're so grateful; what would we have done without you? Uncle—Uncle——?"

"Zack Foster, Miss; but everybody, white an' black, calls me Ole Reliable."

"We wouldn't have troubled you, Uncle Zack," Miss Savannah apologized; "but our gardener is dead and——"

"Po' ole man, is he dead?"

"Did you know him?"

"Yas'm, I knowed him real good." Zack was trying hard to think what kind of a negro this gardener had been.

"We certainly do miss him. He had been with us all of our lives; lived in that little house, and it was such a comfort to see his faithful light always burning in the window."

"Since he is gone we are very helpless," added Miss Betsy, and her limp appearance proved it.

Uncle Zack was not ready to go—certain little civilities in the way of coin had been overlooked. He gazed around him and remarked: "Dese flowers sho do need somebody to take care of 'em."

Miss Savannah and Miss Betsy held their breath while the old negro's eye roved among their chrysanthemums and roses. Possibly he loved flowers. Possibly—they kept very still and looked at each other.

"I used to make a flower garden jes' like dis fer ole Miss"

"Are you a gardener?" they clasped their hands and asked together.

"Yas'm; never follered nuthin' else all my born days. Ole Miss wouldn't 'low nobody to tech her garden 'cept me."

"One certainly does get attached to flowers," volunteered Miss Betsy.

"Yas'm; dem roses wuz jes' like my chilluns."

"Come Back Here, Zack, an' Git Dat Axe"

Miss Savannah took one impulsive step and held out her hands: "Would you like to come here and live in that house and stay here always?" She surprised herself; but, having once begun, Miss Savannah plunged on desperately: "Since Uncle Hiram died we haven't known what to do with our flowers. And we are afraid—at nights. We want some reliable man and his wife to live on the place just for the sake of company. Are you married?"

"Yas'm, I'm married."

"Is your wife a good cook?"

Zack's smile broadened across his face. "Good cook? Yas'm, she sho is. But I don't 'low her to work 'cause folks don't treat cooks like dey used to."

"You're a good man," spoke Miss Betsy fervently.

"Yas'm, Miss, times is changed. Quality folks is gittin' scarce. But now, ef 'twuz you wanted a cook it would be different."

"Yes, yes, we would be very kind to her," Miss Betsy went on eagerly. "There isn't really much work to do, just for sister and myself."

"What does you pay yo' cook?"

"Three dollars a week for the cook; twenty dollars a month for the gardener, with everything furnished—house, fuel, board—everything."

As they talked, quite unconsciously they drifted toward the little house. Zack eyed it critically: "Yas'm, dis sho is one nice little house. Ain't many white folks got a house like dis. I could have a flower bed right here—dat is, ef you don't mind."

Miss Savannah brightened up instantly. "No, of course not; that's exactly what we want, some reliable couple who will feel that this is just as much their home as ours; take an interest in the place, and ——"

"Well! Well! Well!" Zack looked around with an air of proprietorship. "De good Lawd sho did lead my footsteps to dis place. Jes' all live here same as if it wuz one big fambly. I sho is tired payin' rent an' workin' hard an' havin' dat rent-c'lector settin' on my do'step ev'y Saturday night. Missy, when could you let us move?"

"The house is vacant," Miss Savannah beamed; "you can move right away."

"Lemme see. Dis is Thursday, an' our week's up Saturday; 'twon't take us long to move, an' jes' make it Saturday an' be sho. I don't like to say sumpin' an' den not do it. Lordy, Miss, dese weeds worries me." Zack dropped on his knees and began pulling weeds out of a chrysanthemum bed. The Misses Trevelyan put their arms around each other and watched him. It was too good to be true. "Then you're going to move in Saturday? Really?"

"Yas'm, I'm comin' back here jes' soon as I ketches my mule. I was jes' in dat much of a hurry dis mornin' I got off widout no breakfast."

"Oh, dear! Oh, dear!" exclaimed the Misses Trevelyan in chorus; "you have had no breakfast—nothing to eat this morning at all?"

Uncle Zack smiled like a stoic and shook his head. "Now, Missy, dat don't make no diffunce—no diffunce a tall——" Protesting and declining, he followed them to the kitchen table; then, as a matter of politeness, he fell upon the biscuits.

Slice after slice of ham went the way of all flesh. Three times the molasses pitcher gaped and flooded his plate. He stretched his legs comfortably, broke another biscuit and looked up: "Lordy, Miss, dis is jes' like hit used to be in dem good ole times. Me an' my young marster we—yas'm, I kin drink tea, thankee, ma'am."

It would have been a mere formality to wash Zack's plate when he sopped up the last streak of molasses and rose reluctantly. "Dat little snack sho did taste good."

The two ladies followed him out into the gladness of the garden. Zack stopped beside the privet hedge and gazed sorrowfully upon its straggly shoots. "Now, jes' look at dat! Did anybody ever see a hedge what done growed up so rank! Lemme go git my clippers dis minit. My fingers is jes' itchin' to git hold o' dat hedge."

"Wait, I'll get ours out of the toolhouse." Miss Betsy turned eagerly and started on a run. That ragged hedge had become an eyesore.

The suggestion staggered Uncle Zack. "No, Missy, don't git yo' clippers. I can't do real good work wid any clippers 'cept mine. Once I took another feller's clippers an' sot in to trim a hedge—bless yo' heart, chile, it looked like de cows had gnawed it off. 'Twon't take me no more'n fifteen minutes to run home fer my clippers. I'se comin' right back you won't miss me outen dis yard."

Miss Savannah fumbled in her purse. "I wanted to give you half a dollar—Betsy, have you the change? But never mind, we'll give it to you when you come back." She closed the purse and Zack scratched his head.

"Missy," he admitted shamefacedly, "I jes' lacks dat fo' bits to pay de drayman fer movin' us, an'——"

"Wait. I'll get it." Miss Savannah decided promptly and hurried to the house. When Zack bade them *au revoir* their silver clinked against the quarter that Doctor Gray had given him. The dear little ladies settled down on their gallery and sighed contentedly. "Oh, dear, what a relief it is to have this trouble off of our minds—and be settled for life. It's dreadful to be changing servants—dreadful. Providence must have made poor little Edward fall into the cistern."

With Doctor Gray's bridle on his arm Zack ambled around the corner and did not stop until he noticed Mr. John Stampley pacing back and forth across a vacant lot, making measurements and driving stakes.

"Dar's dat man from up North; jes' look at him! If I had all the money what he's got I'd hire some nigger to do dat kind o' work fer me. I spec dat's how come dese Yankees is got all de money what dey is got."

Zack had much curiosity and no permanent prejudice against work if somebody else was doing it. He thought it would be kind o' pleasant to stroll in and see what the rich white folks were doing.

Mr. John Stampley was busy laying out the levels for some grading. When he glanced up it startled him to see the black, benevolent face peering over his shoulder. "Good-mornin', boss—you used to be a soldier?" with a nod at the Loyal Legion button. "I was in de army, too."

"What command?"

"I fergits de ginrul's name, but we fit all over."

Mr. Stampley had long since tired of refighting the war; his mind was intent on business. He caught sight of the bridle on Zack's arm and rose briskly. "Have you got a mule?"

"Yassur."

"Ever do any grading?"

"Gradin'? Did you say gradin'? Lordy, boss, I ain't never follered nuthin' 'cept gradin' all de days o' my life."

"Where have you worked?"

"Helped build all dese levees an' big roads; I was jes' goin' to ketch my mule what I got fer work of dat kind."

"See here, old man, I want a good, honest man to do this job—one of the kind that will pitch into it and keep digging until he get's done."

"Dat's me; I works kin an' can't——"

"What do you mean by that?"

"Begins work as soon as I kin see, an' quits when I can't."

Mr. Stampley laughed heartily. "That certainly makes a full day's work—what is your name?"

"Corporal Zack Foster," with a nod at the red-white-and-blue button. "But everybody, white an' black, calls me Ole Reliable."

"So you were a soldier? Good! Learned a bit of discipline? Have you got a scraper?"

"Yas, suh, got de bes' sort o' scraper."

"Now, suppose I give you the job; when could you start at it?"

Zack squinted his eyes narrowly as if considering his business engagements, then he consulted the sun. "Lemme see. It's nigh on to ten o'clock; I couldn't get started real good until after dinner."

"You mean one o'clock? Today?"

"Sholy. Work don't never set around hollering fer me to come do it."

"Well, you are the most businesslike colored man I've met in the South. You get the job. And I guess we won't hoss-trade about terms. Two mules, a scraper and yourself, that's four dollars per day ——"

Zack nodded: "Dat's jes' what I been gittin' all my life—ain't never follered nuthin' 'cept scraper work."

Mr. Stampley took out a notebook. "Guess I'll make a memorandum of our contract. A good understanding makes long friends."

"Dat's de God's troof! When does you pay off?"

"Saturday night."

"Dat's all I wants to know. I'm gwine fer de mule."

Mr. Stampley handed Zack a rough note of their contract, which he stuffed into his pocket beside the two coins. Then Zack turned abruptly and escaped. Mr. Stampley made some more notes, then glanced up in astonishment at the negro, who had already hurried off.

"Glad I got hold of him; he's a negro in a million!"

When Corporal Zack Foster lost the impetus that he gained from the energetic Mr. Stampley he moved along wearily, then blew down to a full stop and sat down to watch the gang who were laying the sewer. "Wonder who dat white man wuz. Talk so brief he gimme a swimmin' in de head."

There he sat for an hour—maybe two—until "Here! you!" came a loud voice from behind. "You man sitting on that sewer pipe. You're not doing anything; come here."

At first Zack turned his head indifferently, then sprang up. "Comin', suh," and started on a trot.

A portly man with drooping, gray mustache sat on his broad, front gallery, with one foot propped against a fluted Corinthian column. He wore a suit of corduroys and a pair of hunting shoes—quite clean.

"Comin', suh," Zack repeated, dropping Doctor Gray's bridle just inside the gate. On the bottom step he deposited his cap and stood waiting. "Yas, suh."

Colonel Spottiswoode took a long pipe from his mouth and smiled. "I've been sitting here for an hour, watching you. You're just lazy enough to suit me—go around to the stable and saddle my horse—everybody's gone but me."

Zack knew this kind of man, and this kind of man knew Zack. Neither of them asked a question. Within a few minutes he came back leading a horse.

"Hitch him to that post in front."

Zack moved swiftly and returned.

"Do you reckon you can find the kitchen?"

Zack grinned.

"Of course you can find the white folks' kitchen. Follow your nose—it's right back yonder. The cook got my lunch ready and then left it on the stove. I'm going on a camp hunt. Put everything on the table so I can have a bite before the boat leaves. Hold on. Start a fire and make us some coffee."

"Where is de coffee, Cunnel?"

"How the devil do I know? Root around until you find it. What's your name?"

"Zack. But everybody, white an' black——"

"Who did you belong to?"

"Ole Judge Foster. I went to the war wid my young marster, Mr. Peyton Foster."

Colonel Spottiswoode nodded to himself: "I thought something like that; knew it just as soon as I set eyes on you." Zack let out such a laugh as Aunt Selina hadn't permitted him for many a day. "Us ole-timers sho do know each other, don't we, Cunnel?"

"Yes. Quit talking and hurry up. I've got to catch that boat."

Zack grinned himself toward the kitchen. Here was a job that was a job.

Colonel Spottiswoode smoked on placidly, well knowing that in the languid course of nature Zack would amble down the hall and say: "It's on the table." When that happened the Colonel went into his dining-room. The cook had left his table ready set and Zack had little or no chance to make a mistake. And if he had the Colonel would not have noticed it. "Now, Zack, break some ice—open the sideboard—that second bottle, that's it. Two glasses, little one and big one; now the sugar and the spoon. Good!"

Elder Moss

Having been at home alone for several days the Colonel had a lot of bottled-up conversation which he uncorked on Zack. The stirring of that melted sugar into the crushed ice helped to make him communicative.

"My yard-boy left me—went away without saying a word."

"Yas, suh, dat's jes' like dese young niggers; dey ain't a bit o' 'count."

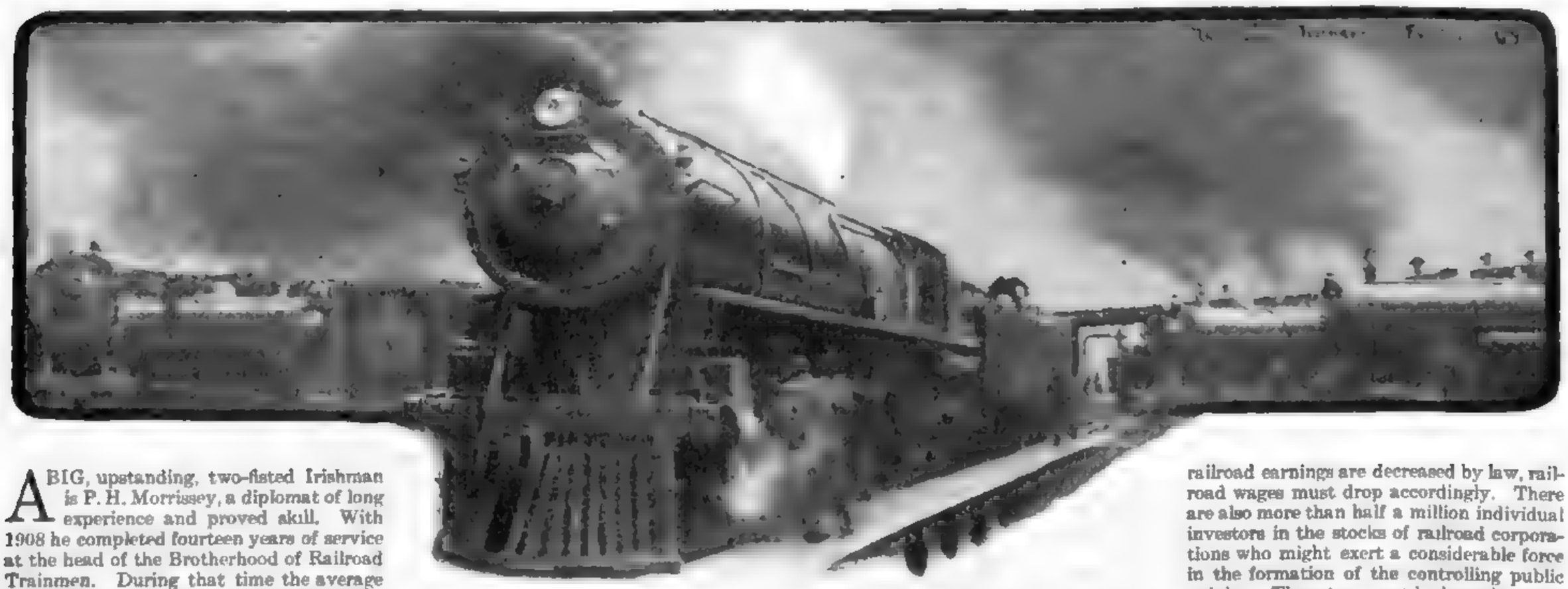
"No, Zack, they are not like the old ones."

"Dat dey ain't, suh; dey doan know who dey frens is—want to

(Continued on Page 38)

A New Kind of Organized Labor

How the Railroads are Planning to Fight Legislation



By HENRY M. HYDE

ILLUSTRATED BY WILLIAM HARNDEN FOSTER

A BIG, upstanding, two-fisted Irishman is P. H. Morrissey, a diplomat of long experience and proved skill. With 1908 he completed fourteen years of service at the head of the Brotherhood of Railroad Trainmen. During that time the average wage of the more than one hundred thousand members of his organization increased from one dollar and ninety cents to two dollars and fifty-four cents a day—a ten per cent bigger jump than was secured by conductors, engineers or any other class of employees. One of his last acts as president of the union was to head a committee which, after long negotiation with the general managers of railroads west of Chicago, procured an advance in wages that aggregates some seven million dollars a year. And the general managers were so much impressed with Morrissey's fairness and moderation that several of them presented him with their portraits inscribed with their names. Also Morrissey is justifiably proud of a letter written to him by a certain distinguished faunal naturalist, just before his recent lease of the White House expired, in which the labor leader is characteristically assured that "mighty few men have helped me as much as you have."

So, when the great railroad corporations began, finally, to realize the overwhelming force of public opinion it was perfectly natural that they should select Morrissey to head their propaganda. Morrissey is a good business man as well as an organizer. His manner is a nice mixture of cordiality and caution. When he took hold of the Brotherhood its treasury was not far from empty. When he quit it had more than a million and a half in its strong-box, and Morrissey himself laid down a salary of seven thousand dollars to take the presidency of the American Railroad Employees and Investors' Association—the business of which is to mould public opinion and to prevent, if possible, the passage of unfavorable railroad legislation.

What Stirred Up the Railroads

IT WAS the great year of 1907 that taught the railroads their lesson. Illinois, Missouri, Kansas, Oklahoma and Iowa reduced passenger rates from three to two cents a mile. Kansas, Oklahoma and especially Texas passed stringent laws. It was Texas which passed a law declaring that no railroad train must be more than thirty minutes late, under any circumstances. Another Lone-Star enactment empowers three of the state officials to fix the number of locomotives, freight and passenger cars and the amount of other equipment which each railroad in the state must own, and to require its purchase. Up in Kansas the state railroad commission made a ruling cutting down all freight rates in the state by twenty-two per cent on the average; ordered the companies to build, at their own expense, spur and side tracks to all elevators and warehouses adjoining their right of way; and fixed a minimum rate of speed at which all freight must be moved. Missouri gave its commission power to make schedules for the running of trains on all branch lines and to change other timetables whenever the commission thought such changes would benefit certain communities, and passed a law compelling the roads to build stations at all grade crossings. The corporations filled the air with shrill screams of wrath.

Condemned at the bar of public opinion—though, in their own opinion, unjustly—the presidents and vice-presidents of fourteen of the greatest railroad systems in the West quietly met in Chicago. With them foregathered the heads of the four great unions of railroad employees. It was a conference representing hundreds of millions in capital and hundreds of thousands of workmen, all vitally interested in the one great industry.

A conference of this kind—involving the two great elements in the railroad business that have most often been at war with each other—was possible then, because, during the panic, managers and men had learned, apparently for the first time, the lesson that they are mutually dependent upon each other in making railroad property profitable. When the panic struck railroad revenues dropped like the mercury in a cold wave; expenses kept up. To cut expenses down by cutting wages meant a probable strike. In this emergency some wise man remembered that a great authority had estimated that a quarter of the huge coal bill of the railroad companies could be saved by the expert and careful firing of locomotives. The managers went to the men and put the case straight up to them. "Stop throwing big chunks of coal off on to the right of way in order to save the trouble of breaking it up," they told the firemen. "Be more careful in handling freight," they said to the brakemen and handlers, "and save us a few millions in damage claims." "Have all orders and way-bills ready, so that trains won't be delayed," they suggested to the station agents; "then, perhaps, we can wriggle through without cutting wages."

For almost the first time in railroad history labor leaders and corporation executives sincerely worked together in a common cause. They found that a ton of coal a day could be saved in firing a freight locomotive. Men of all classes in the service did their work more efficiently and more economically. The threatened cut in wages was avoided. And so, when the call came to face a new and common "enemy," men and managers lined up together at the Chicago meeting.

It was pointed out that federal and state regulation had already cost the railroads a hundred millions a year, either in decreased revenue or in increased expenses; that public sentiment, especially in the Middle West and parts of the South, was still bitterly hostile; that the Man With the Big Stick still reigned in Washington, though his term was near its end; that, unless something was done, both railroad wages and railroad dividends must inevitably be cut.

Morrissey was one of those who declared that the only possible course that promised results was an appeal to enlightened public opinion. The public, so long damned by railroad autocrats, must be treated with the respect and courtesy that it was now in a position to demand; it must be educated and its favor must be courted; and in this work the sixteen hundred thousand railroad employees in the United States are vastly the most important factor, because of their numbers and their intimate contact with the great mass of the people. First of all it was necessary to educate them; to convince them that, if railroad earnings are decreased by law, railroad wages must drop accordingly. There are also more than half a million individual investors in the stocks of railroad corporations who might exert a considerable force in the formation of the controlling public opinion. They, too, must be brought to see the light.

Accordingly the American Railroad Employees and Investors' Association was formed, a suite of offices rented in a Chicago skyscraper and "Pat" Morrissey installed at its head. Its first executive committee was composed of the presidents of the Chicago, Milwaukee and St. Paul; the Chicago, Burlington and Quincy; the Atchison, Topeka and Sante Fé, and the Chicago, Rock Island and Pacific Railroad Companies; and the heads of the four great brotherhoods of railroad employees. A former officer of the Order of Railway Conductors was made secretary, and a dozen organizers, prominent in the work of the various unions, were put into the field. Then the printing-press and the mails were set to work, and the propaganda was well under way. At about the same time a remarkable and, to most people, inexplicable change came over the attitude of many great railroad men. The late E. H. Harriman, for example, belying his reputation as a despotic sphinx, began with a geniality that well became him to take the public into his confidence as to his plans and purposes. John D. Rockefeller broke the silence of years and wrote his benign and bleating autobiography. All over the country great railroads inaugurated a policy of reasonable publicity. Other great corporations followed their example.

Morrissey and His Missionaries

THIS is what "Pat" Morrissey has to say about the movement: "I know that the railroad companies have done bad things in the past. I know that the way great private fortunes have been amassed in their control has justly aroused public hostility. I have no excuse to make for that sort of thing. But under present laws and present standards of public sentiment it can't be done now. And it isn't fair to blame the railroads of today for the sins of their ancestors.

"We want to teach railroad employees, first of all, that they are as vitally interested in stopping the flood of hostile legislation as are the railroad corporations themselves. They want to keep wages up—to get them increased. But out of every dollar taken from the railroad treasury forty-two cents comes from their possible wage fund. At least one out of every dozen men, women and children in the United States gets his living directly from some railroad company. You can't hurt the railroads without hurting them.

"They are to be our missionaries—one million six hundred thousand of them directly employed. And they will make good missionaries, too, because they are the most intelligent, as well as the best paid, class of labor in the world. The average railroad man gets six hundred and forty dollars a year as opposed to five hundred and fifty dollars, the average earning of men employed in manufacture."

"Pat" Morrissey and his dozen organizers have been running about over the Middle West and the South for a year, now, getting the railroad men into line. It has been hard to make them take part in this movement. But Morrissey is a patient and determined man. He declares that he

wouldn't be in the organization for a minute if it was not a movement that protects the interests of the workman to the same extent as those of the employer. He points out that the new association is pledged to take no part in any dispute over wages; but that its sole object is to change conditions so that higher wages may be possible. And, slowly, he appears to be winning.

Already more than twenty-five thousand railroad men have been enrolled in the local branches, which are being organized in every town that supports any considerable railroad population. These branches have their regular officers and lodge halls, and meet at stated intervals to discuss new phases of the problem and to listen to the printed speeches and other documents that Morrissey sends out from headquarters. Every member of a local pays an initiation fee of twenty-five cents and dues of twenty-five cents a year, which go to the support of the propaganda. It is the hope of the president that, in time, the expenses of the association may be equally divided between the railroad companies and their employees. At present the companies put up most of the money, agreeing, when they join, to pay an assessment of one dollar annually for each mile of track under their control. For the first year the work has cost something less than sixty thousand dollars.

There is just the ghost of a smile on Morrissey's face when he points out that the work of organization has been pushed with especial vigor in Oklahoma and Kansas. In the former there is a large and active branch of the association at work in every town that is a division headquarters. In Kansas the organization is about as complete.

In the beginning there were sixteen railroad companies that joined the association. As the result of the first year's work the number has more than doubled, there now being thirty-four members. Out of two hundred and thirty thousand miles of main track railroad in the country a little more than one hundred and ten thousand—practically half—are affiliated with the association. Of this large percentage more than ninety thousand miles are located west of the Mississippi, where the agitation against railroad abuses has been strongest. That Eastern railroads appreciate the importance of the movement is shown by the fact that one of the most closely-organized parts of the country is that section of New England which is served by the Boston and Maine Railroad. And it is expected that within a few months a number of the largest Eastern railroad systems will join. Wherever the Harriman interests predominate such action is looked upon as certain.

Up to the present the association has devoted itself chiefly to the work of organization. Morrissey and his dozen assistants hold as many meetings of railroad employees almost nightly. At each of these meetings a start is made toward the organization of a local branch. Not until the individual members of these local branches number two hundred thousand will any aggressive work be undertaken. Morrissey is too shrewd to make a fight on any specific piece of legislation until he has a good show of winning. When a protesting committee can demonstrate that it represents a large and solid body of voters in his own district he thinks that almost any state representative or senator will be inclined to listen to reason. Probably by next spring the organization in Oklahoma and Kansas, at least, will be sufficiently complete to start an active campaign

Meantime, every few weeks pamphlets setting forth the railroad side of the situation are sent out to an increasing mailing list of over twenty-five thousand. One of these booklets contains a speech made by Morrissey, himself, before the Brotherhood of Locomotive Engineers, entitled "Railways of Today Should Not be Judged by Events of the Past."

In another is reprinted a letter distributed among his own employees by the president of a large company making railway supplies, in which the president declares that everybody directly or indirectly interested in the railroad business must—if they would escape ruin—organize and agitate to prevent the passage of indiscriminate anti-railroad legislation. A third covers the speech of a vice-president of a Western railroad system, in which it is stated that the seventeen million people who depend on the railroads for a living should have representation in municipal, state and federal councils, to the end that the railroads may be allowed to equalize conditions by making a slight general increase in freight rates. This vice-president urges the formation of a militant and aggressive organization.

That the American Railroad Employees and Investors' Association is certain to exert a considerable influence on future legislation can hardly be doubted. It has large financial backing and, in Morrissey, a leader who unites, more than does any other one man, the confidence of railroad managers and labor unions.

WHITE MAGIC

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL

XIII

THE bill for that excursion in flimsy dress and slippers through the wet, cold woods was promptly presented, and, of course, it had to be met on sight. As has been hinted, Beatrice did not have those refined, ladylike colds which enable heroines of fiction to continue in undiminished loveliness. She had the plain, human cold that reduces its victim to a wheezing, sneezing, snuffling hunk of misery, swollen of eyes and nose, laden with pocket handkerchiefs. She let no one but the family see her at such times—and was just as well pleased if they kept away.

Thus, she now had five days for uninterrupted reflection, in a humble, most penitential frame of mind. Her father did not disturb her, flattered her with attentions of specially-selected flowers, of solicitous inquiries twice a day, not through secretary or butler or valet, but personally seeking her own maid.

The third day her mother came with glowing accounts of what he purposed doing for her in commemoration of the marriage. The chief items were magnificent jewels and the Red Hill estate. As the jewels would be too dear, to her who loved jewels, for her ever to think of realizing on them, and as the Red Hill estate would call for a huge annual appropriation from her father's bounty for maintenance, it must be said that Richmond, resolved to keep his children dependent, had chosen not uncannily. But Beatrice was in no mood to tear his acts into shreds in search for the slyly-concealed motive. Since he had reversed her expectations by dealing gently with her when he caught her at the cascade, she had almost restored him to favor in her thoughts. Nor did the fact that gentle dealing was absolutely the only course left open to him affect her generous judgment. This news of the gifts, the excited talk of her maid, on her own behalf and also in repeating what was being said below stairs, the journalistic comments on the approaching "alliance"—all these things tended to put marrying Peter before her in a less unfavorable light. And she was not seeing Peter—nor Roger.

Abased by her cold, she took a low view of her goings on with Roger. She succeeded in shaming her skulking pride into the open, where it made earnest efforts to reproach her for having thrown herself at a man who had promptly and decisively repulsed her. No matter what his reason. He had shown her that he did not love her—and did not want her love. The older people grow, the less nervous they are about being sillily romantic; they glory in the divine follies of love. Young heart being all they have left of youth's fair, fleeting riches they try to enjoy it to the uttermost. But young people, if at all sophisticated, shy from extravagant romance; they fear to be convicted of the horrible crime of being young and green; they dread falling victim to the humiliating swindle of loving more than they are loved, of giving more than they get. Until Beatrice met Roger she had prided herself on the control of her mind over her heart, on being "woman of the world." She now began to smile—faintly, but with attempt at mockery—upon her delirium of love. She did not regret it, did not repent it. But she thought of it as a thing of the past.

Her father dropped in on her for a little talk before dressing for dinner. He had never been so attentive—and no man could be more fascinating than Richmond, when he wished. "I've got to make a tour of the Northwest," said he. "I must start not later than the twenty-second of May—and be gone a month. I wish you'd either put off the wedding till I get back or have it before I go. When Peter comes down tomorrow you and he can talk it over. You know I'd rather you married before I go. I'm not as young as I once was, and there's an element of uncertainty in these journeys. But it shall be just as you say."

"It'll have to be put off," said Beatrice.

"Don't forget that Peter has made arrangements for you to be presented at court the tenth of June."

"I simply can't get ready."

"Your mother thinks you can," said Richmond, showing his keen disappointment, but altogether in regret, not at all in anger or reproach. "Still, do the best you can. Think it over. Talk with Peter."

"I'll do the best I can," said Beatrice. She had protested more strongly to him than she had in her own heart, for she was now sunk down into indifference. Nothing seemed to matter. The cold had left her physically below par; her mental state was blackly pessimistic. Roger's lack of response seemed profoundly discouraging; she began to doubt whether she loved him—whether she ever had loved as she had fancied.

"Yes—I know you'll oblige me if it's possible," said her father.

The next day happened to be a Sunday. Richmond himself motored down to meet Peter, who was arriving in time for lunch. As the young man descended from the train it took no skill whatever at reading faces to discover that he was out of humor—had been brooding over Beatrice's treatment of him, and in the brooding had lost nothing of the grouch he had taken away with him. A weak man never looks so weak as when he is out of humor; accordingly, Peter was showing his true character, or lack of character, with a distinctness that irritated Richmond even as he reflected how admirably it fitted in with his plans. Peter was not to blame for his weakness. He had not had the chance to become otherwise. He had been deprived of that hand-to-hand strife with life which alone makes a man strong. Usually, however, the dangerous truth as to his weakness was well hidden by the fictitious seeming of strength which obstinacy, selfishness and the adulation of a swarm of sycophants and dependents combine to give a man of means and position. Richmond, for all his reverence for Peter's lineage and wealth nearly two centuries old, had not for an instant been deceived as to his personal character. One reason why he felt so satisfied with him as a son-in-law was his belief that Beatrice could be happy only with a man she could rule; and on this Sunday of Peter's arrival with his weakness stripped naked to the most casual eye by his bad humor, Richmond was better pleased than ever with his selection for his high-strung daughter.

"Peter," said he sharply, when he had him in the limousine.

The young man clenched his hands in a feeble gesture of preparation for resolute resistance.

"I've got to go West the middle of the month. I want you and Beatrice to marry before I go—say, on the twentieth. You have to be in London early in the second week in June?"

"Yes," said Peter reluctantly—the yes of a man lacking the moral courage to say no.

"I'll not be in the East again before the middle of June—maybe July."

"Can't do it," said Peter with a sullen scowl at the back of the chauffeur separated from them by thick glass.

"Why not?" inquired Richmond in the animal trainer's tone and with the animal trainer's eye upon the unhappy Peter. "Why not?"

"I'm not sure I shall marry at all," said Peter, and his fright distorted his bluff at resoluteness into a sort of nervous impudence, like that of the schoolboy braving the teacher's uplifted ferrule because the rest of the school is waiting with ears that long to hear him howl and beg.

Richmond twisted his small, wiry body round in the seat that he might bring the various batteries in and behind his face full upon Vanderkief. "Is this a joke?" he demanded.

"I wish it were," replied Peter diplomatically. "I've made some discoveries that will compel me to—to relieve your daughter of—of the engagement which—which is so distasteful to her."

Richmond's policy in dealing with his fellowmen was to strike his heaviest blow first—that is, he blew up the intrenchments before he charged the intrenched. He laughed in that gentle, light way which is as the soft tap of the nettle-leaf that instantly produces a swelling and a smarting. "So, this is why you've been sneaking round these last three days, trying to dispose of the stocks I let you in on."

Peter grew sickly pale. "I've—I've been—arranging my affairs somewhat," mumbled he.

Richmond laughed again—cheerily, genially. "This world," said he, "is peopled by fools. But the biggest fool of all is the fellow who thinks he is a little less of a fool than the others. That seems to fit you, my boy. You must think I was whelped only yesterday. Do you suppose I trust people because I take 'em in with me? Why, I'd have been in the jail or the poorhouse long ago if I had. When I let you in I locked the door behind you. I always do."

Peter's hands were trembling so that they shook the stick round which he had them clasped.

"You think you've sold out," continued Richmond. "Instead, you'll find tomorrow that you still have all you bought through me—and that you've got to buy as much more."

"But I can't do it," pleaded Vanderkief—and his voice was not much better than a whine. "I've got no ready money. I'd have to sell real estate that's been in the family from the beginning."

"I'll take it on mortgage," said Richmond reassuringly. "So, you needn't worry about that, my boy."

"But we never *mortgage!*" cried Peter. His face became shiny with sweat. "No, indeed—we never mortgage, Mr. Richmond. I'm much obliged, but we never mortgage."

"Got to begin some time," said Richmond. And seeing that his prospective son-in-law was in the proper state of flabbiness he went back to the point. "Now—as to the trouble between you and Beatrice."

"She cares nothing about me."

"Who says so?"

"She does."

"When?"

"When we became engaged."

"Yet you proposed and she accepted."

Peter squirmed. "But I didn't know she cared about—about some one else."

"Who?"

"An—an artist."

"Who?"

"I met him at your house." Peter's anger was rising, as will the anger of the worst cowed and frightened boy in the world if the whipping is kept up long enough. "I might have known," he cried. "I did suspect, the day I saw him painting her. But it seemed absurd that a girl of her position ——"

"It is absurd," cut in Richmond. "Who told you this story?"

Peter did not reply.

"My daughter?"

"No. I'm not at all likely to ——"

"Then it was Allie Kinnear," said Richmond, and Peter guiltily felt as if the information had been wrenched from him. "So, *she's* trying to marry you?"

"Mr. Richmond," said Peter with the stiffness of an insulted man of ancient lineage, "I have the highest esteem for Miss ——"

"So have I," interrupted Richmond. "She's a pretty, bright, shrewd girl. She fools everybody. But I'd have thought you would have been on guard."

"I assure you, sir, Miss Kinnear ——"

"Oh—by the way"—Richmond broke into Peter's sentence as if a thought on another subject had happened to flash through his mind. "Bring those mortgages to my office before two o'clock tomorrow," said he carelessly. "I've an appointment at two-thirty."

Peter seemed to wither. The internal havoc was more dire than the external; for, internally, he had shriveled.

"Miss Kinnear is pretending to love you," went on his tormentor, harking back to the matrimonial business. "I want to find out just how far you've walked into her trap."

"She has made no pretenses," protested Peter. "I'm sure if she married a man it'd be because she cared for him."

"Fudge, Peter—fudge!" laughed Richmond. "You're a man of the world. You know what she wants." Then, with gimlet eyes and with bony finger poking into the heavy muscle of Peter's arm: "If you wish to know what anybody wants you don't listen to what they *say*, you look at what they *need*."

This was the kind of shrewdness that made impression upon Peter, the sensitively suspicious. He winced, looked uncomfortable and sheepish.

"There's nothing in that artist story," scoffed Richmond. "You know Beatrice. She's very proud. Take my advice, don't speak to her about it. If she got a notion that you were flirting with Allie ——" Richmond made a gesture suggestive of vague, vast dangers.

"I hope, sir, you've not got the impression that I—that I ——" Peter came to a full stop.

"I've got no impression at all except that you wish to marry Beatrice on the eighteenth."

"The twentieth," corrected Peter.

"The twentieth, then. And do be sensible, young man, and make no trouble between Beatrice and Allie."

Thus it came to pass that when Peter and Beatrice were strolling down the Italian garden after lunch Peter lost no time in obeying Richmond's orders. Nor did he set about it with any reluctance, for Beatrice was once more herself and, in a spring costume that gave her every charm its best chance, was enough to turn a far steadier head than Peter's had been in several years where she was concerned. "Don't you think," said he, "that we'd better change the date to the eighteenth?"

She made no immediate reply. They walked slowly toward the arch at the farther end, he glancing at her from time to time with a notion that she had not heard. At last he asked: "Did you hear?"

She nodded, seated herself on an old stone seat from the garden of an ancient palace, where it had no doubt participated in many a fateful interview between man and woman.

"What are you thinking about?" inquired he.

"About our marriage." She gave him a steady, penetrating look—the sort of look that always made him ill at ease with her and a little afraid of what marrying her might mean. "Do you want to marry me, Peter?" she asked

"What rot!" exclaimed he. His glance shifted.

"You know you don't," rejoined the girl. "Your good sense tells you I'm not the sort of woman a man would enjoy being tied to unless she loved him. You don't want to marry me, and I don't want to marry you."

"What's the use of this kind of talk?" he remonstrated.

"Every use. Let's refuse to marry."

Peter looked strangely alarmed, glanced round as if in mortal dread lest they were being overheard. "If your father hears of this he'll blame me," he cried. "I tell you I want to marry you. I'm determined to marry you. I've given my word and you've given yours. And we'll marry on the ——"

"I ask you to release me," interrupted the girl.

"I'll not do it!" And visions of money pouring out and mortgages pouring in put a note of shrill hysteria into his usually heavy voice.

"I thought I could marry you," said Beatrice, strong, vigorously strong under a surface of sweet gentleness. "I find I can't. You'll release me."

"I will not!" exclaimed Peter, once more shiny with sweat and mopping industriously. "And I want you to tell your father that I absolutely refused to release you—that I insisted on your marrying me."

"My father?" said the girl wonderingly. "What has he got to do with it?"

Peter was winded for the moment. He recovered quickly, hastened to explain: "I—I've the highest respect for your father. I wouldn't like him to think for a minute that I was careless about my word—or that I wasn't bent and determined to marry you. I want you to understand, Beatrice. I hold you to your promise."

"As I've told you, I love another man," said Beatrice. "I thought I was getting over it. I find it was simply a fit of the blues." She smiled absently. "I ran across an old pipe of his that I had locked in a drawer—a horrid, smelly old pipe. And—Peter, were you ever in love?"

"With you," said he, sullen and jealous—and certainly her expression, her tone, were not soothing to his vanity, fine and beautiful though they were in themselves.

She laughed. "Your grandmother!" mocked she. "That pipe—it was like one of those enchanted things in The Arabian Nights. It made me see"—her eyes grew fascinatingly tender and dreamy—"and see—and *see!* . . . Could you marry a woman who felt like that about another man?"

"Then why did you engage yourself to me?"

"Because he won't have me," confessed she, her old-time pride in her love rampant.

"I never heard such rot!" exclaimed he in disgust.

"And I know you really don't want to marry me," she went on in a voice of appeal, of confidence in his manhood, in his friendliness for her, his childhood playmate.

If Richmond had been standing behind his daughter, making menacing faces at Peter, that sore-beset young man could not have felt him more curdlingly. "You don't know anything of the kind," he blustered. "Don't you dare tell your father anything like that."

She scrutinized him. "You seem to have father on the brain. . . . Peter—Hanky—*what* has he been saying to you?"

"Nothing," lied Peter shiftily. "Not a word."

"That isn't true, Hanky. Is it?"

He hung his head.

"Own up. He's been—threatening you?"

"Now, look here, Beatrice—you are trying to get me into trouble," pleaded and protested Hanky. "I haven't said a word about your father's having spoken to me of you"

"What has he been threatening?" persisted the girl, her hand on his arm. "You can trust me, Hanky. You know, I keep my mouth shut."

"I've got nothing to tell," he insisted with a kind of whining doggedness. "All I say is, I want to marry you. If you're stuck on another man and won't marry me I can't help it. But *I* want to marry *you*."

"I understand perfectly—perfectly," said Beatrice. "He's compelling each of us to marry the other. I want to marry another man. You want to marry Allie. But ——"

"I don't want to marry Allie!" he protested with the energy of terror. "I said nothing to you about her. Anyhow, I regard her as an underhanded, designing fraud. She told me about you and Wade."

"Well, why not?" cried Beatrice. "I've no objection. She knows I want to get out of marrying you."

Peter's eyes glistened with hope. "You gave her leave to tell? You asked her to tell?"

"Practically. What of it?"

"I *am* glad to hear that!" cried he with a gusty breath of relief. "I was beginning to think women were all alike—that there wasn't any such thing as sentiment in them."

Beatrice's eyes sparkled with mischief. "Yes, Hanky, and she practically had my permission to make love to you. I'm sure she's just dying to marry you. Now, you'll release me, won't you?"

Peter lit a cigarette and inspected the horizon as if hoping to sight something in the way of aid. "I can't do it, Beatrice," he finally said, deeply apologetic. "If you knew the fix I'm in you'd not blame me."

"I don't blame you," said she. "It's just as well for me to do it alone."

"You're going to release me?" cried he eagerly.

"What would father say if he saw you now!" said she.

The eagerness whisked out of his face.

"That's better," mocked she. "But I'll not tease you, Hanky—with your soul torn between love and money. I shall take the whole responsibility. I shall refuse to marry you."

But Peter continued to look depressed. "Your father'll think it was something I said."

"My father will not think I could have been discouraged that easily—or at all—if I wished to be your wife. He'll know you are too fond of money to risk losing any. Don't be alarmed, Peter. Father will understand the instant you tell him."

"*I* tell him!" cried Peter. "You'll have to do that yourself. You're used to him. You don't realize how he gets on my nerves. If I tried to tell him I'd get permanent paralysis of the tongue before a word came."

"What a stupid you are! Don't you see that I'm letting you tell him, as a favor—to help you to escape? You go to him—complain of me—urge him to make me keep my promise. Understand?"

Peter saw it, looked humble apology.

"Put it to him as strong as you like," pursued Beatrice. "You can't make it any worse for me, and you'll make it a lot better for yourself."

Peter looked at her so admiringly that she sent him away on the instant. She knew him—knew how easily she could get him back if she wished, and how little it would take to make him forget his resentment at her failure to appreciate him and at her father's strenuous methods—and his dread of what life with so strenuous a will as hers might mean. "Tell him right away, Hanky," advised she, pointing with her sunshade to where Richmond stood in the library window observing them. "Let's get it over with."

Mrs. Richmond was writing at a desk not far from where Richmond was standing. As Peter started up the

walk toward the house Richmond said to his wife: "What a chucklehead Peter is! No wonder Beatrice felt like balking."

"Oh, I shouldn't say Peter was worth getting excited about, one way or the other," replied Mrs. Richmond.

"The young men that are growing up nowadays are a mighty cheap, thin lot. He's as good as any." Richmond pressed his lips together firmly. "And he's the best possible husband for her. A strong woman ought to marry a small man if there's to be peace."

Mrs. Richmond sneered—faintly and covertly—at the paper before her. She did not miss any of the possible implications of her husband's remark. He had not been hitting at her—had not meant to insinuate that a strong man ought to marry a small woman, and that Daniel Richmond had done this very thing

He was thinking only of his daughter and Peter. He would have liked to provide her with a real man; he sincerely regretted the exigencies of his game—of the game of life as it lies—that forbade it, that forced him to give her only a Peter Vanderkief.

He consoled himself by feeling that she would before many years appreciate what he had done for her—this, when she should have installed herself in the dazzling position her ability would make out of the wealth he could give her and the prestige she would get through Peter's ancient lineage. Being a man of imagination—as every man who achieves in whatever direction must be—Richmond had a strong vein of sentiment, of romance. He could not but sympathize with his daughter's heart trouble, now that her acquiescence in his plans permitted him to be fair-minded—in secret. But romance was a fleeting thing, while the things he had been planning for her were not springtime ephemerals, but the substantialities that make a human being comfortable and often happy the whole life through from youth to old age.

When Peter entered Mrs. Richmond had finished her note and was just departing. "Will you drive with me in about an hour?" asked she, passing him in the door.

"Sorry, but I've got ——"

"Oh, if Beatrice needs you," laughed she, going on.

Peter interrupted Richmond's reverie with a bomb. "Beatrice has broken the engagement," said he nervously. "She refuses to marry me."

The small, wiry figure in the window swung round with a jerk. Gone were the sentimental reflections inspired by the lovely prospect from that window, his daughter the crown and climax of the loveliness. "Why?" he shot at the young man.

Peter shrank only a trifle. He was strong in his strong case. "Because she does not care for me and cares for some one else."

"That trash again! You refused to release her?"

"Yes, sir," said Peter, proud of his virtue.

"Well?"

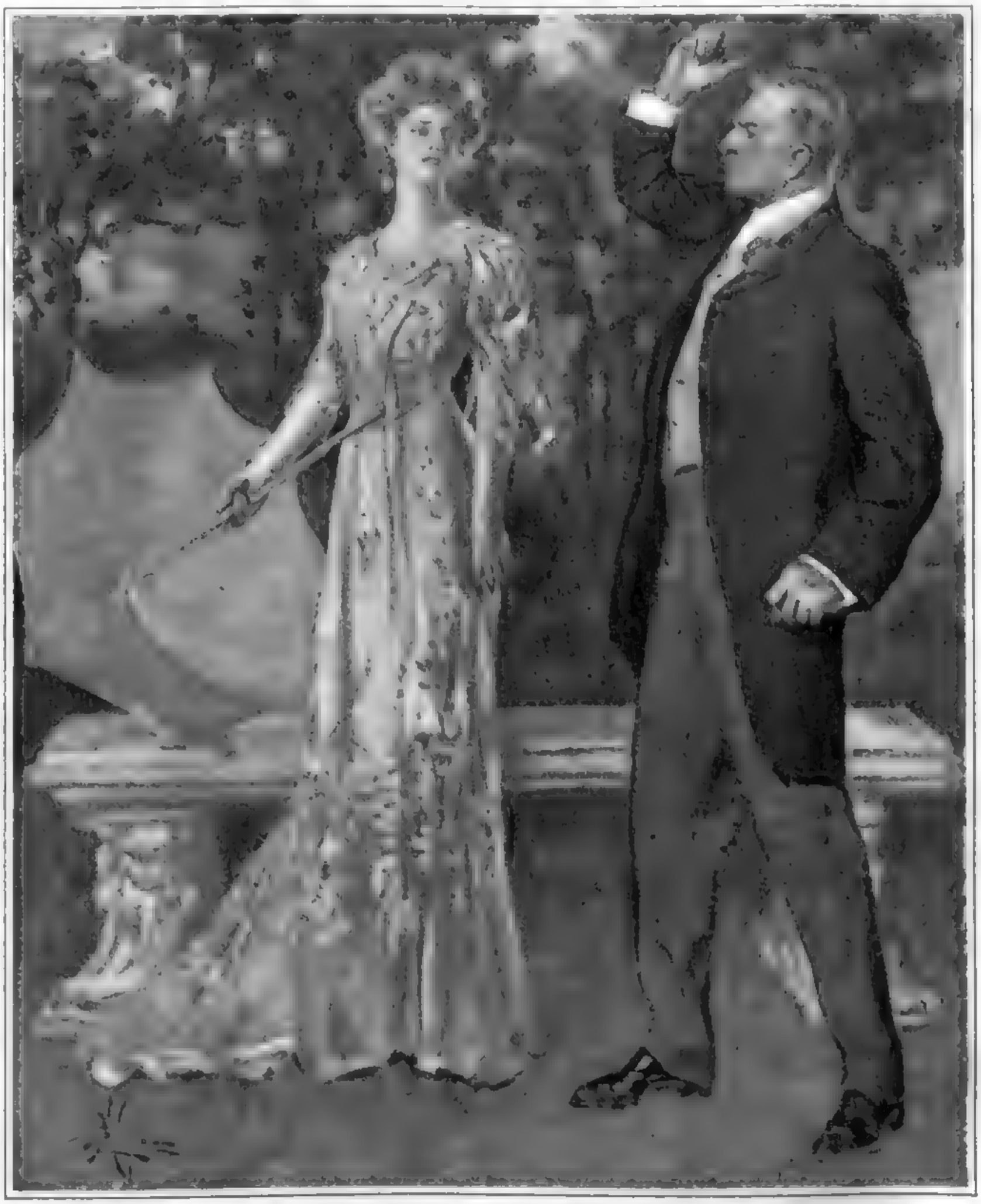
"She released herself."

Richmond wheeled round, noted his daughter seated in the same place, twirling her pale-blue sunshade and looking idly about. He wheeled back, started for the door

"Pardon me, sir," said Peter, "but I am taking the train for town. This puts me in an embarrassing—painful ——"

"Wait here," ordered Richmond, and disappeared.

Peter, discreetly standing well back in the room, watched the father speeding toward the daughter and



"Go—and Make a Fool and a Scandal of Yourself. Go! Go! Go!"

awaited in nervous suspense the crash of the collision. He marveled that she could sit so placidly when she knew exactly what was coming. "She *sure* is the real thing," he muttered. "Where can you beat it?"

When Richmond arrived within comfortable speaking distance of the placid girl with the sweet smile of welcome he began: "How did Vanderkief get this false impression?" said he in a flexible tone, readily convertible either to geniality or to wrathful imperiousness.

"Has he told you I am willing to marry him?" inquired she.

Richmond beamed. "I thought the numskull didn't know what he was talking about!" he exclaimed. "He says you won't marry him."

"Oh," said Beatrice with her merriest smile. "I thought you said he had a false impression"

Richmond shook his head impatiently "Have you or have you not told him you'd not marry him?"

"Yes," replied Beatrice, eyes dancing with the pleasure of teasing him

"Yes what?" demanded he.

"What you said" replied she.

"Beatrice I insist on a serious answer. Peter came to me and said ——"

"Oh, papa! Surely, you're not going over that again. You said it all before"

Richmond paused to frame a question that could be answered only plainly. "Did you tell Peter you would not marry him?" he said sternly, though he had too good a sense of humor not to appreciate her childish cleverness.

"I did," laughed Beatrice. "Can you blame me?"

Richmond seated himself on the bench beside her. "You realize the consequences of your refusal?" he said coldly.

Her face became sober. The eyes with which she met his gaze were as resolute as his own. "I realize the consequences of *not* refusing," said she. "And I'm prepared to take the consequences *of* refusing."

Richmond's baffled expression was pushed aside by one of arrogant anger. "What did Peter say to you? I understand this affair. I'll make that young man writhe for his impudent treachery!"

"He pleaded with me to marry him. He refused to release me. He went straight to you——"

"You can't trick me!" cried her father, his expressive eyes sparkling ominously. "Before I get through with this situation I think all concerned will regret having crossed my will"

"You may ruin Peter if you feel you can afford to be so contemptible," said Beatrice unmoved, "and you may ruin Roger Wade—though I doubt if he'll regard losing a little money as ruin. But you ——"

"I told you I'd drive him from the country in disgrace!"

Through the youth of the girl showed her inheritance of strength of soul, to make a woman of her, a personality a match for his own. "If you bring out anything disgraceful about him that's true you'll be only doing what's right," said she calmly. "If you try to damage him with falsehood I shall myself tell who's doing it and why."

A sense of his powerlessness against her silenced him.

"You may do your worst, as I was saying," she went on. "But I shall not marry any man I do not at least respect; I shall not marry any poor, tiresome creature like Hanky I've learned better. I've found something with which to contrast life with him. And I cannot and will not do it."

"You'll marry your artist—your fortune-hunting ——"

"If I can," she broke in tranquilly. "I want to say just one thing more. If you do not agree to let Peter and Mr Wade alone I shall leave your house at once—and this time it will be for good."

(Continued on Page 36)

THE SATURDAY EVENING POST

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PHILADELPHIA, JANUARY 8, 1910

A "Square Deal" for the Magazines

WE HAVE never taken editorial space in THE SATURDAY EVENING POST to unbosom ourselves of our troubles or to tell the public how good we are. It has not seemed worth while. On every number of a magazine there is a plebiscite to determine its worthiness or unworthiness, whether it shall be encouraged to continue or forced to suspend. The net result of that vote is the magazine's circulation, and no brag or bluster by publisher or editor can affect the result. Trouble, too, is common alike to men and magazines, and we know that our readers are very busy people.

Still, we are confronted by a situation that forces us to bring our affairs to the attention of the public. We have suddenly become a public question. President Taft in his recent message puts the magazines ahead of railroad legislation, anti-trust laws and other matters which the country had supposed would have the right-of-way. In one breath he demands a ship subsidy and in the next he advises Congress that the second-class mail right be taken away from the magazines. In one paragraph he recommends a more than doubtful measure to help American shipping and in the next he practically advocates the destruction of American periodical publishing and the industries dependent on it. We do not believe that the President appreciates the drastic nature of his recommendation, or realizes that, if it were followed to the letter, almost every periodical in the country would have to suspend publication. As it is, the burying-ground of the publishing business is like that of a new mining town—overcrowded—and almost every occupant of it has died with his boots on. Few periodicals survive to a green old age. It has always been less than one generation from shirt-sleeves to shirt-sleeves in the magazine world.

Appreciating the uncertainty of publishing as a business, and recognizing the supreme importance to the country of cheap and widely-circulated newspapers and periodicals, Congress some years ago authorized the Post-Office Department to carry them through the mails at a uniform rate of one cent the pound. No doubt, at that time, on account of the small compensatory amount of first-class mail which the magazines originated, the Government carried them at a net loss.

President Taft believes that this is still the case. In his message he points out that the Post-Office Department shows a deficit for the year of about $17,000,000, due, he says, to the loss on carrying this second-class matter and to the rural free-delivery service. He adds that while the Government receives but one cent the pound for carrying second-class mail matter the service costs the Department nine cents the pound. So he recommends to Congress that the rate for carrying magazines and periodicals be raised to a point that will wipe out the deficit, *leaving the rate on newspapers unchanged*. This would mean a charge of four to five cents the pound on periodicals, and the result of the increase would be to cripple the whole publishing business.

We do not believe that this deficit is due, or at least that it need be due, to carrying periodicals at the one-cent rate. Despite the President's well-known disinclination to act hastily, and without full information, on the reforms for which the public is clamoring, this appears to be a case where he has acted both in haste and without full information.

THE SATURDAY EVENING POST wants to pay its way with the Government. We believe that it is paying its way. And though we do not think that any increase in the second-class rate is either necessary or just, we would not oppose a reasonable advance, provided legislation were preceded by investigation—not a one-sided investigation of the magazine rate alone, but a full and searching investigation of all the allied branches of the postal service. That alone can determine the final responsibility for this deficit. We do not believe that such an investigation would result in an increase of the rate which the periodicals pay, but in a decrease in the rate which the Government pays to the railroads for transporting them.

Under any bill drawn along the lines of the President's recommendation the magazines would be the victims of class legislation, for in exempting the newspapers from the higher rate the President has drawn a line that does not clearly exist today. Almost every magazine prints news features which the dailies are glad to copy and to feature prominently. At least once a week many newspapers print a magazine which is separate and distinct from its news section. In intent these magazines differ in no way from the regular magazines. They contain stories and articles and poems. Many Sunday newspapers even include with their other magazine sections a periodical made in the form of THE SATURDAY EVENING POST. Does the Department propose to admit those to the second-class rate and to bar the regular magazines? If so, on what basis of law and justice? Or will it insist that unless newspapers confine themselves strictly to the news they must pay the periodical rate?

The President defends his exemption of newspapers on the ground that the average haul on magazines is three times or more as long as the average haul on newspapers and that the magazines are heavier than newspapers. We shall examine—and, we think, disprove—this statement at another time. But any man who has ever done business with a railroad knows that length of haul is only one and often the least-important factor that enters into rate-making. The Government today receives a cent and a half for handling and transporting one magazine of the average bulk of Harper's. It receives the same amount for handling and transporting eight copies of a daily newspaper of the average bulk of the New York Tribune. Then, to turn the argument inside out and prove its fallacy, compare the weight of THE SATURDAY EVENING POST with that of any Sunday issue of a metropolitan newspaper. In short, the whole theory which would make sheep of the newspapers and goats of the magazines can hardly be taken seriously or listened to patiently.

The President completely overlooks a phase of the question which will at once occur to every business man. Suppose a jobbing house had a customer who bought large quantities of a staple that had to be supplied at cost or even at a loss, and, in addition, a number of articles on which there was an exceedingly good profit. Would the jobber refuse to sell to his customer on the ground that there was a loss on the staple, even if he came out with a good profit on the total business? But the Government takes ground diametrically opposed to accepted business practice. Granted, even, that there is some loss on second-class mail. A magazine like THE SATURDAY EVENING POST originates an enormous and highly profitable first-class mail and post-office money-order business—directly through its dealings with its subscribers, and indirectly through its subscribers' dealings with its advertisers. And this mail-order business, which the President's recommendation would largely wipe out, is the strongest bulwark between a large number of independent manufacturers with special brands and the encroachments of the trusts.

Again, any real adjustment of rates must go into the question of the Government's mail, which is carried free—a matter which the President does not mention. Yet it is generally admitted that this mail is handled at a greater loss than the total deficit of the Department. The abuses of the franking privilege have been too notorious to need more than a casual mention.

More than all else, if the President has his figures straight, the Government contracts with the railroads need an overhauling; but as a discussion of this phase of the subject calls for the presentation and analysis of a good many figures we shall reserve it for another number.

Another Diplomatic Mystery

NICARAGUA is a state of Central America. It has some four hundred thousand inhabitants, one hundred and thirty-three post-offices and six million dollars of debts. It was ruled by a person named Zelaya, whose foibles in the larcenous and homicidal line may have been rather above the average for his class. In one of the insurrections that are so popular down there two Americans were shot. Whether they were tried and what the evidence was does not clearly appear.

Whereupon the Secretary of State abruptly plucks Mr. Zelaya from his obscure Nicaraguan job, sets him in the spotlight on the world's great stage and there, as though he were a new Nero or Tamburlaine, denounces and defies him to his very teeth and whiskers. A learned Senator rushes in L. U. E. and shakes the rafters with impassioned demand that the monster be hanged.

This little theatrical piece is edifying in a way. We all love to hear Liberty denounce Tyranny. But the figures are, so to speak, painfully out of drawing. It is Jack and the Giant, only the Giant hardly reaches up to Jack's shoetops. No doubt Zelaya was a bad citizen. But why wasn't a squad of policemen sent down quietly to bring him in order? Why so much stage thunder?

Secretary Knox seems to have a strong affection for the mysterious. Witness the strange episode of Minister Crane. Probably the Zelaya performance means nothing more than the indulgence of an essentially harmless inclination to surprise. That it portends a sort of guardianship over Nicaraguan politics, as some observers think, we cannot believe.

Smuggling With Modern Trimmings

THAT an unreasonably high tariff would generally defeat itself was the opinion of Adam Smith. It would make the profits of smuggling so great that men would engage in that nefarious trade despite all inhibitions, he thought; and they could sell smuggled goods cheaper than duty-paid goods, thereby largely driving the latter out of the market.

But in that case, you see, the consumer would have got the goods cheaper; and we have now improved the tariff to such a point that, no matter what else happens, that dire contingency can never befall. For forty years, according to one competent witness—himself a refiner—raw sugar has been smuggled into this country. The refiners have systematically cheated the Government by underweights—which comes to the same thing as smuggling the unweighed sugar. About everybody in the business seems to have had a hand in the smuggling. Three large concerns have already confessed and made restitution. Thus the high tariff defeated itself in the matter of producing revenue for the Government. But it did not defeat itself in the matter of holding up the price to the consumer. No user of sugar got any benefit from the smuggling. The refiner carefully sequestrated all of the profit.

There have been many improvements since Adam Smith's day. This improvement upon smuggling is one of the most ingenious.

Sweet Charity in Satins and Sunbursts

A GREAT play by a modern author pictures life in a poor fishing village. A widow's two sons, upon whose earnings she is dependent, are ordered to sea in a leaky boat. The boat founders and they drown. Long before her husband had lost his life in the wreck of a fishing boat, and she is now quite helpless. The shipowner favors her with some moral reflections which, however, seem not entirely adequate, so he calls upon his wife to exercise her charity. This the good lady does—bestowing upon the widow a tin saucepan and a china plate worth, perhaps, fifty cents. As the curtain falls the forlorn soul stumps out bearing, in either hand, her largess from charity.

Of course, you can guess what has reminded us of the play. We have just been passing through the season of "charity balls"—where half a million dollars is spent upon dress, ornaments, decorations and refreshments, to the end that twenty thousand dollars may go to the Foundlings' Home.

Perhaps the comparison is unfair to the shipowner's wife. At least she bestowed her tin saucepan without any ulterior motive. She didn't do it in order that she might enjoy the blessed privilege of having her name printed in the newspapers in close juxtaposition with members of the smartest society. She didn't expect to lay in a stock of the newspapers containing a description of her toilette and mail them to her husband's relations in the country.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Money Talks

HUROO! Huroo! At last there is a chance of something happening in the United States Senate this winter that will keep that august body from stepping on its own feet as it moves in its mysterious way its wonders to perform. Of course, the insurgents are due to present some ground and lofty tumbling, and A. B. Cummins has plastered the dead walls of Iowa with the announcement that he intends to desiccate N. W. Aldrich, but those are exhibitions with which we are reasonably familiar and over which we are somewhat bored.

Nor is there any great excitement to be had when Senator La Follette chases a corporation to its lair or when Jonathan Prentiss Dolliver gives an imitation of a Percheron Bucephalus snuffing the battle from afar. We know about that sort of thing. Novelty is lacking. Even Ben Tillman fails to thrill when he goes up into the air and bursts like a bomb.

The winter promised ill until a week or so ago when the Democrats met and elected Hernando de Soto Money, of Mississippi—Mississip—Miss.—minority leader. Then the Great American Association of Those Who Hate Peace took heart, for Hernando de Soto surely is a live one when he's riled. He is a fighting person, who will go into action with an argument, an axe, or a liveoak club with equal facility. The Senator who treads on the tails of H. de Soto's coat had better have the ambulance handy.

Senator Culberson, of Texas, was minority leader, but his health failed and he had to resign. Culberson was diplomatic and pacific. They thought of Senator Bacon, of Georgia, but Bacon exudes too many words to the square inch to be of any value except as a well-developed language prospect. Then, most unexpectedly, somebody had a flash of inspiration, and Money was named. Whereupon, the Senate Almanac, for the rest of this session, carries the standing line after each meeting date: "About this time look out for ructions."

He is a Polite Southern Gentleman: Only, Don't Rile Him

At that, Senator Money is mild enough until he is stirred. He is a slight man, in none the best of health, and is vastly troubled with his eyes. Nobody would call him aggressive in the sense of seeking a fight. Nor would anybody call him meticulous in the sense of avoiding one. The fact is that, at almost any time, he is likely to go on the warpath, and the further fact is that when he does go on the warpath he usually garners a few scalps.

There was that time, years ago, when he was in the House of Representatives. It was at a meeting of the Naval Committee, if I remember correctly, and Uriel Sebree Hall, of Missouri, advanced a few remarks on some pending topic that caused Hernando de Soto Money to rear up and glare. Uriel continued in his former vein, and Hernando reared some more, the rearing being very good at that moment. Uriel would not restrain himself, and remarked again, with some emphasis, that what he had previously remarked went double, the game, in his language, being wide open to any adventurous spirit.

At that, Hernando de Soto Money reached nervously for something with which to accentuate his dissent, and, by mere chance, his hand encountered a big glass inkstand. Now, a big glass inkstand, especially if 't be rectangular in shape, with corners pristinely square and sharp, is a fine weapon, properly applied. Hence, Mr. Money applied the inkstand to Uriel Sebree Hall, applied it to him somewhat vehemently, ink and all. The damage was not great, except to the carpet, but the intent was excellent.

The Race Around the Monument

SOME years later, when a Senator, Mr. Money arrived at the Peace Monument, in front of the Capitol, on a street car. Far be it from any person to say that the Peace Monument fails signally in its purpose either as a reminder or a perpetuator of peace, or that every person with enough artistic sense to collect cigar bands who sees it for the first time invariably becomes belligerent and usually runs amuck. Be that as it may, what happened was this: The conductor on the car which was toting the Senator from Mississippi gave the Senator from Mississippi what the said Senator considered was some loose talk. Whereupon the said Senator, the same being H. de S. Money, arose from his seat and chased that conductor three times around the Peace Monument, gaining on him at every lap, much to the astonishment of the passers-by, and greatly to the honor and increment of the Money arms.

Naturally fleeter, because of his youth, the conductor distanced the Senator on the fourth lap, regained his car, and went on up the street, while the Senator stood beneath the Peace Monument and spoke his mind freely, as every Senator has a right to do.

These are mere instances showing, simply, that the new minority leader has the courage of his convictions and his inkstands and his Peace Monuments, and all that. On other occasions he has let the word go out that he would be pleased if people—especially Senatorial people—would allow him to do what he deems best to do, or, mayhap, take whatever consequences there may be in the offing. As the tariff debate was dragging along last summer, and it was getting hot and Senators were peevish, Senator Gallinger arose one day and made an impassioned defense of Senator Aldrich—nobody knew why, for Aldrich can defend himself—but, possibly, Gallinger thought it was his day to defy the opposition. He defied 'em. He called them down good and plenty for daring to say anything but the nicest things about Mr. Aldrich, and he used the words "vituperated," and "denounced," and others and similar.

Immediately Senator Root, of New York, came in and said he thought there was too much talk in the Senate, that the country was waiting for the tariff bill and that business methods should be used in expediting it. "Ha," said Money, "'tis up to me." Therefore he mounted the somewhat pursy, but manly, frame of Dr. Jacob H. Gallinger, and, leaping lightly from that bald and glittering eminence known as Doctor Gallinger's head, he lit all spraddled out on Senator Root.

"Mr. President," he said, "we do not want any lectures in our business here. It does not become a man, however important he may consider himself, or whatever position the world may give him, to come into a chamber of his peers and tell us that we cannot talk, or that we ought to talk, or that we ought to do business in this way or that way, which may happen to be approved by his judgment, or his taste, or his habits, or his opinion, or anything else that concerns him"; and so on.

Moreover, if Senator Root did not like it, would he kindly indicate what he had in mind to do about it?

Thus it can be seen there are prospects, that we are justified in having hopes, for here is a minority leader who likes to take a running jump into the thick of things now and again.

Money is a good deal of a man, a skilled legislator, a good debater, of wide information and learning. He served in the House for seven terms, and went to the Senate to succeed Senator George in 1897. He was born in Mississippi, educated in Mississippi, was in a Mississippi regiment from 1861 to 1864, when he was compelled to retire because of defective eyesight. His eyes are far from normal now. There was a time when it was thought he would become totally blind, but some measure of his sight was saved. Personally he is a polite, cultured Southern gentleman; only, don't rile him.

Leading a Democratic minority in either house of Congress is as thankless a task as telling your friend about himself. The Democrats subscribe to the conventions and have a leader, but each one thinks he, personally, is the real leader, and the result is that he leads himself and none besides. Usually, no Democratic leader has any followers. However, now that Hernando de Soto Money has the job, it is likely that some of those Democratic Senators will allow themselves to be led. If they do not they may get a swift kick from their kind and loving friend, Mr. Money, whom they urged to take the job.

His Purring Tones

WHEN President Taft, then Secretary of War, returned from his big pilgrimage to the Philippines, he was telling of his adventures at a Cabinet meeting one day.

"Did John Barrett make many speeches?" asked President Roosevelt, referring to the Director of the Bureau of American Republics.

"Did he make many speeches?" answered Mr. Taft. "Why, he took out his voice and stroked it every day."

The Road's Pet

BRAND WHITLOCK, mayor of Toledo, was in Washington at the Waterways Convention. While there he told a story of a movement he heard of in Kansas to take a charter from a railroad because of very bad service, poor track, and all that sort of thing.

A Kansan, interested in the movement, wrote in to the men who were behind it and said: "Why not look into the sanitary conditions on the cars also? The other day I was riding on this road and I saw a curious-looking bug on the window. It was not like any bug I had ever seen before, and I stopped the brakeman when he came through and asked him what it was.

"'Why,' said the brakeman, 'don't you know Billy? That's Billy, our pet microbe. He has been on this line longer than I have.'"

From Mouth to Hand

KIN HUBBARD, the Indiana humorist, went down to Rushville this summer to speak at a Chautauqua assemblage.

It was Kin's first essay into the lecture field and he was nervous. As he was sitting in his room in the hotel trying to get his ideas together two solemn citizens came in.

"Mr. Hubbard?" one of them inquired.

"Yes, sir."

"Mr. Hubbard, we would very much like to have you address a little noon meeting of our business men."

"On what?" asked Hubbard, then shivering with stage fright.

"Oh, on any business topic that may suggest itself to you."

"But I am not a business man. I'm an artist and a writer."

"Certainly, but we should like to have you, just the same. Only a few minutes. We shall appreciate it very much."

Hubbard protested, but they insisted, and he went down and addressed them for a few minutes, taking for his topic "The Relation of the Ice-Cream Cone to the Legitimate Channels of Trade."

No Wasted Power

ONE of Washington's capitalists, who is very rich and very stingy, finally put a revolving storm door in one of his buildings. He had held out a long time, but had been forced to it.

The innovation caused much comment. A day or two after the door was installed another real-estate man was discovered by a friend standing on the sidewalk gazing intently at the door.

"What's on your mind?" asked the friend.

"I was just noticing that revolving door."

"He had to come to it at last, I see."

"Yes," said the first observer, "but I'll bet he didn't do it until he found some scheme for hooking it up so that when the people go in and out it furnished power to run the elevator."

Now Try the Grape Juice That's Clear, Pure and Wholesome!

You have heard of grape juice—you may have used it.

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Hold a bottle of Walker's up to the light and see how clear and rich it Compare it with *any other* brand. Walker's is not purple, not cloudy, thick, and contains no sediment.

In the
-pin'' bottle

Taste Walker's. Sweet and delicious! No sharp acid or astringency; no dregs, no unpleasant after-taste. You like it at once. The more you drink the better you like it. *And it likes you.* It is the grape juice that's wholesome.

Drink all you wish, as often as you wish. It is refreshment and nourishment—tonic, beverage and food. Let the children have it—all they want. But—be sure it's the pure grape juice—be sure it's

Walker's GRAPE JUICE

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But you have never found the beverage which satisfied the same people for any length of time.

Walker's Grape Juice will do it. It is as natural for people to crave the pure juice of luscious grapes every day in the year as for little girls to hunt daisies in June. It appeals to all ages and all classes of people—children, adults, elderly folks, invalids—everybody ought to drink Walker's Grape Juice, and everybody will like it.

All grape juice is good. The Walker Process has simply bettered an already fine product, by eliminating all cloudiness, dregs, and sediment—with their unpleasant flavor. We have the product which is unmistakably the best in its class. That's why we have built the largest plant in the world for making grape juice.

If you can come to North East and see our plant, come. It is a marvel. We can make 3,000,000 gallons of grape juice a year, not touched by anything but aluminum, silver, glass and sterilized compressed air. It is one of the most efficient and sanitary plants of any kind in the world.

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THE INVESTOR AND THE SPECULATIVE POOL

IF YOU have watched the stock market for the past few months you will have noticed that the most conspicuous feature has been the advance in the price of the common stock of the United States Steel Corporation. In October it went to 94⅞ and since that time it has hovered about 90. On the day that this article was written it closed around 91. During its journey to the high record of the year 1909 it was on a dividend basis of two per cent. When it touched the maximum price it was only on a three-per-cent basis. There are many conservative students of financial conditions who believe that, notwithstanding the fact that the dividend has been increased to a four-per-cent basis, the present high price of the stock is out of all proportion because of the violent fluctuations to which the earnings of industries are subject. The public, however, following its tradition of buying when stocks are highest, has "come in" and purchased this stock.

If you could have gone behind the scenes in Wall Street during this advance in Steel Common you would have found that the tremendous activity and increase were due largely to the operation of a gigantic speculative pool in the stock. Some of the biggest men in the Street were in it. Though it was started to jack up a very slow market, its principal purpose was to enable this group of men, who had acquired large quantities of the stock at low prices, beginning in the panic of 1907 when it went down to 21⅛, to unload a part of their holdings at much higher prices and at great profits.

As speculative pools go, this particular one was not wicked, because the United States Steel Corporation is a great and thriving corporation, with a monopoly on the steel business and with brilliant prospects for increased earnings in 1910. It is all right for the speculator to anticipate these earnings if he so elects, and to put his money into an industrial stock at a high price and with a comparatively small return. His money takes chances with developments and all the uncertainties that industry is heir to. The particular significance of this steel situation is for the average man or woman with savings to employ, who is likely to be dazzled by the spectacular activity of just such a performance as Steel Common has been giving. It is for them to know that investment and speculative pools are strangers.

How Amalgamated Was Boosted

Let us see first what pools are. Summed up, they are speculative enterprises backed by men with means and without sentiment, who operate through tips, rumors and manipulations and, in fact, all the other agencies that affect public opinion, to attract public buying to stocks that they have acquired at low or average prices. The smaller the amount of stock outstanding the easier the job.

Some pools have worked great havoc with the savings of the people. The Amalgamated Copper Company was launched by a great pool of powerful interests. Reports were spread around that the stock had been oversubscribed ten times, and the price on the Curb jumped up to 132. Everybody tried to get in. Later it was found that there was no such subscription, and the history of the temporary collapse is well known. It went down to 33⅝. The spreading of the report about the oversubscription illustrates one way that public interest and enthusiasm are aroused in a pool. The moment that a man with money thinks that a stock is hard to get he makes up his mind that he must have it at any price; and upon this evidence of human nature manipulators of pools have worked.

In the case of many stocks that collapse after a speculative pool has unloaded them on the public there is very often a substantial rebound; but this frequently takes a long time. Meanwhile, the average man has sold out at the lowest price and lost his money or a great part of it. He does not know that, as one great Wall Street operator once said: "The only way to win down here is to have patience." The average man will never stop to think that the depression is temporary, and that it is good

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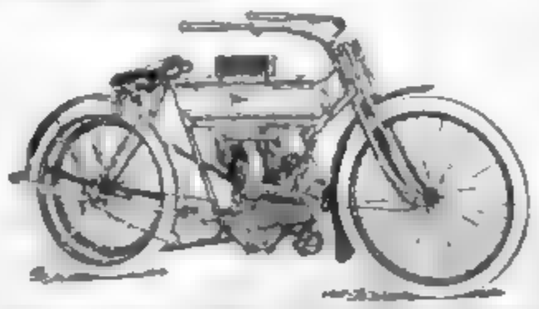

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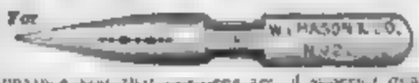

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business to hold stock that goes down. Hence, it is never wise for anybody but a speculator to have anything to do with stock that is being manipulated.

The speculative pools that have stung the public are, of course, very numerous. Half of the savings of Brooklyn went in the celebrated pool in Brooklyn Rapid Transit engineered by the late Governor Flower, of New York. The manipulators spread reports that this was a "home" stock and that the dividends would be big. As a matter of fact, there was not a dividend in ten years. The stock went as high as 137 and as low as 40. As usual, most of the people who had savings got in when it was highest and sold when it was lowest. There have been dozens of pools in Reading and in Sugar, all operated by shrewd men who first acquired the stock at low prices and then by "matching orders"—that is, buying and selling at the same price or a difference of one-eighth—gave the stock an appearance of great strength and activity.

In this very connection is a fact about stock buying that the average investor ought to know: When a stock seems to be the strongest it is technically—for investment—the weakest, because it is farthest from the bargain base.

Now what happened in Steel Common is this: Certain big interests had great blocks of Steel stock. The price early last year was not above 40. They had other stocks, but more Steel than all the rest combined. Something had to be done with Steel. It is the pride and joy of Mr. Morgan and his associates. The people in the pool began to buy. Then rumors began to fly around. Steel was to be listed on the Paris Bourse. Here was a wider market which was to give the stock a great international prestige. The price began to go up. Then reports of big future earnings began to be spread. Everything was optimism in the Steel business, and the price of the Common began to boom and has boomed ever since. The deal for entry on the Paris Bourse fell through, but the earnings have made a good showing and Steel went to 90, and an increase in dividend sent it higher.

The Outlook for Steel

The question arises: Why should Steel Common, with small dividend increase, be worth forty points more in 1909 than in 1906 or 1907? In 1906 and 1907 the dividends were slightly smaller, yet the earnings were much larger and the stock sold at one-half the present price. This is clearly the result of the clever work of a pool that has been aided by favorable business conditions and a very rosy outlook.

The real and actual provocation for such an advance in price would be that the equity behind it had increased at a tremendous rate. Here it must be remembered that the amount of Steel Common stock outstanding is $508,302,500, and that much of this originally was water. Some of this, to be sure, has been squeezed out. In addition the company has acquired one of its strongest rivals, the Tennessee Coal, Iron and Railroad Company; it has put money back into plants, and it has built the town of Gary. The outlook for 1910 is one of magnificent promise.

But the fact remains that it is an industry subject to all the vicissitudes of industry. Andrew Carnegie once said that with the steel business it was a case of being prince or pauper, and that there is no half way. Hence, so far as the Common stock is concerned, it is a matter of a materialization of a very brilliant outlook. But the investor has no business to deal in this kind of future. It is also good to remember that the Steel Corporation has had lean years when dividends were passed and when the Common went to 8¾, as was the case in 1904.

When you turn for a moment to some railroad stocks that are selling around the same price as Steel Common you find that instead of taking the risk of industrial stocks—prices being equal—you can get a larger return with a railroad stock, which is more immune from fluctuation.

How are you to tell if a speculative pool is operating? In the case of an active stock like Steel it is difficult. But when a stock has been dormant or inactive for a good while, and suddenly shows signs of activity, it means that something is being done with it. If this activity should halt for a while, and then be resumed at regular intervals, it is a surer sign. Many large interests that control certain stocks keep orders out for purchases of the stock at prices all the way down the scale.

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Here are brief facts about one current issue of Irrigation Bonds. They will illustrate what ideal security lies back of such bonds when the issues are rightly selected.

The Bitter Root Valley Irrigation Co. owns one of the largest irrigated fruit land projects in the world. The Company is composed of well known men who are wealthy, experienced and capable. The land to be watered consists of about 40,000 acres in the heart of our greatest fruit belt—in the famous apple region of the Pacific Northwest.

A large part of the valley has been under irrigation for many years, so the possibilities of the land have been demonstrated. Fruit land in the valley has lately sold as high as $1,000 per acre.

The water rights are unassailable, and the total water supply is more than sufficient for all needs. For the irrigable land is distinctly limited by the mountainous bounds of the valley.

$2,500,000 Invested

The Irrigation Company has invested in the project about $2,500,000, or about twice the total bond issue. And the bonds are secured by a first mortgage on all the property which the Irrigation Company owns.

The bonds are additionally secured by first liens on the lands and the orchards watered. These liens are given by individual land owners in payment for the land and the water rights. Forty per cent of the price is paid down, and the balance, secured by the liens, is payable in annual installments.

To secure each $1,000 bond there are deposited with a Trust Company as trustee $1,400 of these first liens on farm land.

The average price at which this land has been sold is about $200 per acre. The minimum price at present is $250 per acre. Yet the bond issue is limited to $30 per acre, or to less than one-sixth the average selling price of the land.

Double Security

Thus the bonds have double security. The first is a mortgage on all the property which the Irrigation Company owns, and the Company's investment is nearly twice the whole bond issue. The second security is these first liens on farm land—on land which is worth more than six times the amount of the bonds which it secures.

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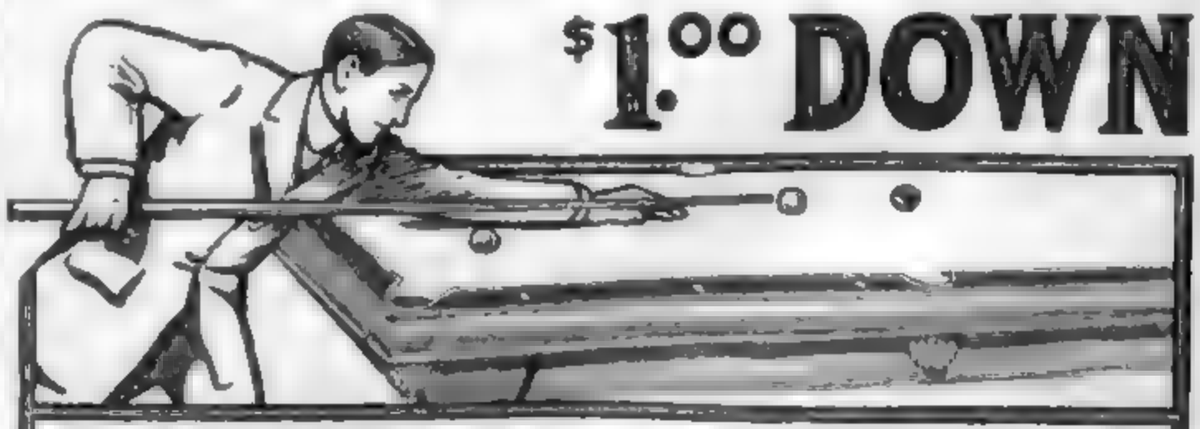

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WHAT'S AN ACRE WORTH?

(Continued from Page 11)

for dairying, for stock-breeding, for crop-growing, for everything relating to farm activity. Many states are maintaining many demonstration farms in separate corners of their area in order that the work of experiment and proof may be made to apply to the widest possible range of conditions.

Besides, there are the farmers' institutes. Once these were meetings of men who came to talk politics or to swap grouches. Now they are schools of instruction, led by the best of the university faculty members, and attended by as eager a lot of students—graybeards and younglings alike—as ever gathered at the call of a new idea. Cooperating with these closely in every possible way, cementing them into one great scheme, is the Department of Agriculture.

That, too, is almost a new thing; but if a majority vote of the people of the West were to be taken as conclusive it would be declared by long odds the livest and most serviceable branch of the National Government. It's the only branch in which the farmer has any real interest. You may abolish the Departments of State, War and Justice, and he'll never miss 'em; but if you want to start a fuss say something in slight of his Agricultural Department.

In every corner of the land this Department is maintaining its experiment stations, working out practical problems in crop adaptability and improvement. It is scouring the world for grains, fruits, forage plants and what-not that promise to make American farms more productive. It is doing no end of hard, practical work in proving new methods, passing the results along to the farmer for his use. With its vast resources it is doing in this way what the individual might never accomplish out of a private exchequer and working alone—saving him all the loss and heartache of the failures, and giving him the successes without cost. The next time you have a chance look through a list of the Department's Farmers' Bulletins, numbering several hundred concise, simple, yet thoroughly scientific monographs, each from the hand of a specialist, on as many subjects related to farm work

If the farmer of today blunders along in ignorance it's his own fault.

The effects of this renaissance are everywhere. The agricultural schools have worked with only a few thousands of students; but these have been most zealous missionaries among their neighbors. Crops have been bred up in quality and have been almost incredibly increased in quantity on the old lands, and the lands of once waste places have been made fruitful by improved soil management and the establishment of crops unheard of a generation ago.

Money-Making Importations

Alfalfa and the durum wheats: these two crops, both recent importations and both ideally suited to plains conditions—these, together with specially-bred, drought-resisting types of small grains and forage plants, and short-season corn, grown with painstaking attention to modern methods of dry-soil management, have reclaimed and given firm value to hundreds of thousands of acres of all but hopeless desert, and will add hundreds of thousands of other acres to the nation's cultivable area. It's hardly an exaggeration to say that once, when despondency lay heavy on the land, these high, dry farms might have been bought at the rate of about six for a quarter—farms that are now, under new management, yielding steady annual returns of twenty or twenty-five dollars an acre.

Along with this change has come a widespread, indeed a universal, grading-up of the farm herds. The wisdom of animal-breeding for points is ancient, but until very lately the farmer who kept a single thoroughbred was looked upon by his neighbors as an aristocrat indulging an expensive and profitless whim. As for them, the scrub and the halfbreed were good enough—all they thought they could afford.

But little by little, as the fashion of bookkeeping gained ground and notes were compared, it was found that the man of whims was making the money, and that, more often than not, the shiftless, hit-or-miss breeding of scrubs wasn't paying expenses. The argument was plain enough: a dairy cow is merely a machine for converting forage and grain into cream; a hog is a machine for converting valuable food into pork. The best economy and the snuggest profit consisted in employing the best machines obtainable. Theorizing, you might have talked yourself black in the face and made no converts; but the thing proved itself out so fully and so unfailingly in fact that today that farmer is counted behind the times—a mere laggard in the procession of progress—who is not giving some rigorous attention to the matter of blood and breeding in his herds, his flocks, his pens and even his poultry yards. The logic of it is indisputable—it pays!

And that is happening also in the fields, since it is known that plant-breeding is as practicable and as profitable as the improvement of desirable qualities in beasts. The thoroughgoing modern farmer is selecting his parent stocks in garden, field, berry-patch and orchard, studying the weakness and strength of his every individual, cutting out the undesirable, perpetuating the good, working ever toward a definite goal—perfection. Don't you remember when it was common practice to save for seed only that part of a crop that was below grade—unmarketable culls? No more of that. The very best is not quite good enough nowadays. And so it is that on the well-managed farm, with brains behind it, the cornfields are being made to yield seventy-five, ninety, one hundred bushels to the acre—three or four times the crop that used to be considered a good average—by virtue of this science of breeding-up, coupled with more rational care of the soil. By the same token, other crops are keeping corn company. And who will say that the land itself, with its productive power thus multiplied, is not given a greater and more stable value?

Corn Sold as Pork

It is true that not every Western farm is doing this. Indeed, the highly-developed farms are in the minority; the others, remaining in the old, conservative, slow-going hands, are getting ahead, but doing it moderately. The standard of measurement of possibilities is, therefore, the exceptional farm just now. But the exception proves the rule that any farm managed by the new plan may be made to equal the best of those of like natural quality. The trained farmers, the highly-skilled, are comparatively few; but they are leavening the lump, fixing the standards. Possibilities are gauged by their performance. As a vacant, unproductive corner lot on a live thoroughfare has its value determined by the earning power of adjoining property, so the under-developed farm is to be valued today, in large part, not by what it is actually yielding but by what those around it, in the new hands, are yielding. That's the new philosophy of Western farm prices; and it's entirely sound.

Quite equal in significance with this modern science of cropping, going hand-in-hand with it, is the new business economy of the farm. The production of a crop is only half of profitable farming; the other half is the right disposition of the product. The first part consists in getting a bushel of corn grown at the lowest possible cost, the second in converting this bushel into the largest possible returns.

Now, manifestly, if the grain is sold outright somebody besides the farmer is going to make the profit on its use. It took the corn-farmer a long time to see the point of that, to understand the folly of shipping his grain to Chicago, or St. Louis, or Cincinnati, for making beef and pork that might just as well be made in feed lots of his own at home. The difference? Well, a few days ago two farmers were exchanging the gossip of the tail end of the season.

"What did you do with your corn?" asked one.

"Just sold the last load yesterday," the other returned. "Good price, too. Got seventy-five cents in the field. Sold yours?"

"Part of it," was the answer. "Beat your price, though. Mine brought me one dollar and fifty-three cents."

His corn had been marketed in the form of a carload of fatted Duroc Jersey pigs. Rigid account had been kept of the

Mince pie whenever you want it—just as quick as the grocer's boy can bring you a clean, dust-proof paper package of

NONE SUCH MINCE MEAT

"LIKE MOTHER USED TO MAKE"

All grocers always have it—sold enough last year to fill 26,000,000 pies. Who made those 26,000,000 pies? People who didn't know how to make mince meat?

No. People who did, but who appreciated the fact that we, who have been making mince meat every day for twenty-five years, could make it better. Do you limit your family to a few mince pies during the winter because mince meat making is a trouble and often a failure?

Our own food laws were 22 years old when the United States Food Law was passed

Two-pie package 10c.—everywhere
Six-pie package 25c. east of the 100th meridian

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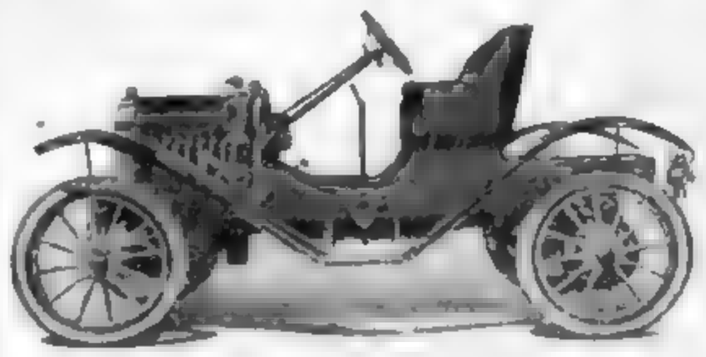

$485

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The Brush is not an imitation nor an adaptation of any other automobile

It is not a big, complicated car cut down in size to sell at a low price, but is a simple, staunch, reliable runabout—the only motor car built in this country that can properly be called by that name.

It is designed to do the strenuous work demanded of a runabout and its design is such that we can build it as well as any of the large cars are built and still sell it at this wonderful price.

Before the first Brush was built, we foresaw the demand for a reliable automobile which would replace the "horse and buggy," just as the big touring car and limousine have replaced the team, the carriage and the coachman.

The enormous demand for the Brush shows that our judgment was correct—and it is not a demand from any one territory, nor from any particular class, but from sane, thinking people in all parts of the world.

Everybody Buys the BRUSH

The Business Man who judges it from a standpoint of utility and minimum depreciation

The Physician, who must have absolute dependability and exacting service.

The City and Country Salesman, considering initial cost as well as maintenance expense.

The Farmer, who looks at the Brush as an investment, not a luxury

The Suburbanite, who is at the mercy of inconvenient transportation facilities

The Young Folks, who want a good looking little car and must have simplicity without excessive speed.

Even the manufacturers of some of the larger automobiles are using the Brush in their business. Could we offer you better evidence of the value of Brush cars than the fact that the Chalmers-Detroit Motor Co. is using six of them? More than a year ago, these people bought one car, which showed such wonderful results that they have since purchased five more

The six models we are building, in addition to the standard Runabout shown above, will meet the requirements of all. The Brush knows no class—recognizes no competition. It is really "Everyman's Car"

Write for preliminary announcement

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The Standard Paper for Business Stationery—
"Look for the Water-mark

"WHY do you write your business letters on such fine bond paper?" "Because, the letter is one argument; the stationery is another."

Old Hampshire Bond

is an argument, added to the argument you write upon it.

Let us send you the OLD HAMPSHIRE BOND Book of Specimens. It contains suggestive specimens of letterheads and other business forms, printed, lithographed and engraved on the white and fourteen colors of OLD HAMPSHIRE BOND. Write for it on your present letterhead.

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Made ... Look for the Water-mark

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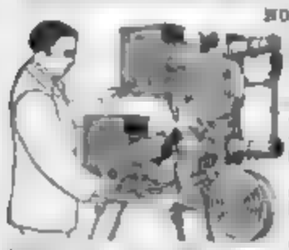

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transaction—item for purchase price of the animals ready for fattening; item for pasture range at current rental value; item for labor; item for corn feed, and so on; with a net profit on the operation on every bushel consumed, above the local market price, of seventy-eight cents. This happened in Arkansas, where new ideas are slow to gain a foothold. One of those two farmers is chin-deep in debt. The other is now buying new land from the year's gains. Guess which is which.

That's a particular instance, but it stands for a general condition obtaining everywhere in the Western farming country. The success of a cropping season used to be measured by the volume of surplus grain shipped away from a farm, a district or a state; now real prosperity is known to consist in keeping this surplus down to the lowest possible point. Wise heads, instead of viewing with alarm the diminishing exports, argue that the fullest realization of opulence will come to that state in the corn-belt which gets to the point of buying its neighbor-states' surplus, to be fed to its own increasing herds. Already some of the Western states have been very near that point several times.

Besides making a handsome profit on his feeding the farmer who follows this course has another satisfaction: At the year's end he has disposed of the minimum of soil fertility; indeed, if he has managed well, he has actually bettered his land. The fertilizing constituents of a bushel of corn—nitrogen, phosphoric acid and potash—are worth approximately fifteen cents, in addition to the feeding value. From sixty to ninety per cent of these elements may be recovered, with careful economy of manure, and returned to the land; besides which, the other foods consumed by the animal are contributing their quota of fertility value.

The Final Test of Value

And there is still another advantage. Certain forage and hay crops, such as alfalfa, the clovers, the cowpeas and the vetches—all, fortunately, rich in feeding value—gather nitrogen from the air and store it at their roots; so that, in their growth, these crops are actually adding to the soil more than they take out, and the land is growing richer automatically. So far as fertility is concerned these crop yields are clear gain. The opposite is true of the grains. Corn and oats are heavy feeders, taking heavy toll. The farmer who sells his corn is getting fifteen cents a bushel less than the figures show; the man who buys it for feeding on his own land is getting more than he bargains for.

So it resolves itself to this: The ideal farm management, in theory, and as practiced by some of the wisest, thriftiest folk, is to grow these nitrogen-making crops, feeding or pasturing them on the farm with hogs, cattle or sheep, and buying the grain feeds from other farmers—if these can be found foolish enough to sell. By such means the farm itself, no less than the farmer, grows richer—and it's the essence of the modern creed that the value of a farm consists not in mere acreage, but in the acres' dollar-making fertility.

The question of real value rests on earning power, and on nothing else. Earning power has doubled and doubled, again and again, since those first harsh misadventures in crop-making; so, why shouldn't values have mounted and gained permanence? The future will show that, despite some overfearful misgivings now, our present valuations of these rich, productive acres are too low, not too high.

For remember this: The security is absolute, considered on an investment basis—better than any bond that ever was printed in many colors. Industrial catastrophes have shattered bond values; governments have broken up in business But, whatever happens, folks have a way of asking their two or three meals a day; and the farm must furnish the wherewithal.

Keep that in mind, and say whether a good acre, able to yield, year in and year out, a net dividend of twenty-five dollars or better, with the prices of farm products steadily mounting, is dear or cheap at one hundred dollars. You feel mighty safe, don't you, with your money in little old four-per-cents? But upon what does the worth of a bond depend save upon the brains behind it? There are no better brains on earth today than those of the new order of men who are taking hold of these Western farms.

2 MINUTES

SPENT IN READING THIS WILL SAVE YOU DAYS ON THE ROAD

COLUMBIA MULTIPLE BATTERIES

will give you a complete source of electrical supply for your automobile or power boat. They will save you from all the trouble and expense of unreliable storage battery and magneto ignition.

The Columbia gives you a steady, reliable current, and is never a source of danger to your coil and spark plugs, as the magneto is.

It is so strong and simple in construction that shocks, falls, wetting and other accidents that would ruin a magneto or storage battery have no effect upon it.

With Columbia Multiple Batteries you are entirely free from the sulphating, or sudden failure of a storage battery. You need not fear the internal short circuiting of the magneto.

They are superior to all other sources, whether used for **primary sparking, auxiliary** or **complete ignition**—and whether used for automobiles, power boats or other gas engine purposes.

Columbia Multiples Superior to Storage Battery or Magneto

Columbia Multiples have nothing external or internal about them which can possibly get out of order.

Total destruction is the only thing that can injure them; ultimate exhaustion the only thing that can impair their efficiency.

They give warning of exhaustion from 100-200 miles ahead, after several thousand miles of absolutely reliable ignition.

Storage Batteries, on the other hand, cannot stand wetting or rough handling. An accident may easily break one of the rubber cells and the powerful sulphuric acid damage your boat or car, to say nothing of your skin and clothes.

Storage Batteries must be frequently recharged to avoid the danger of sulphating. They are liable to sudden exhaustion, leaving you stalled on the road or dependent on a dry cell auxiliary.

The magneto must be cleaned, oiled and protected against dust and moisture.

Slipping of magneto drive may easily wreck your engine by premature explosion or backfiring.

It may be internally short-circuited by old oil, dust, moisture, puncture of insulation, etc.

When out of order no layman can repair it. It must go back to the garage or factory.

Neither magneto nor storage battery give you any warning of impending trouble.

Sold by leading automobile and electrical supply houses and garages everywhere.

Price $5.00 ($6.00 west of the Mississippi). If your dealer does not handle, write us direct.

Diagrams furnished free, showing Multiple Series method of wiring, for those whose battery boxes will not permit use of Columbia Multiple Battery.

Interesting descriptive booklet sent free for the name of your dealer. It contains valuable information for every owner of an automobile or power boat.

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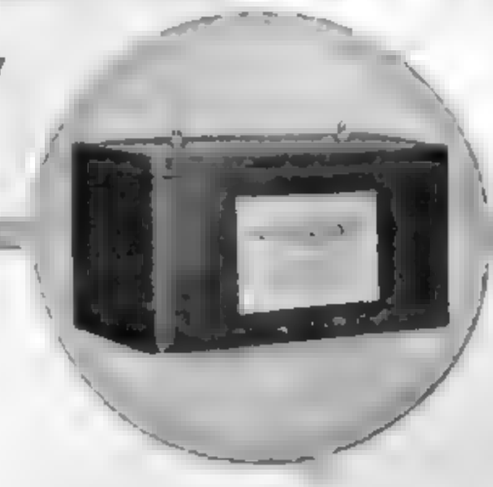
Largest Battery Mfrs. in the World



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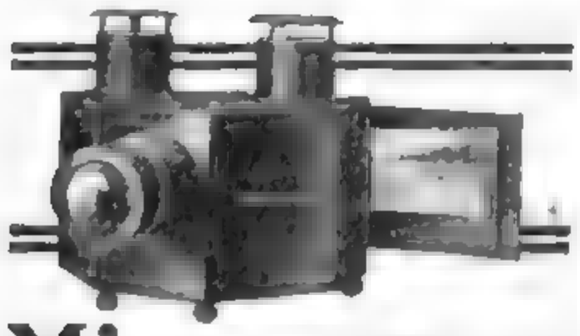

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It was the greatest success on the holiday market.

Many thousand new owners have become Mirroscope enthusiasts.

If you enjoyed one at the home of a friend you should now purchase one for your own family. Remember, the Mirroscope means entertainment and instruction all the year 'round—for young and old.

What the Mirroscope Is

The Mirroscope is an easily operated machine that throws pictures clear and bright on screen [illegible] colored transparencies. [illegible] original photograph, kodak picture post card, illustration from magazine, newspaper, fashion journal or book, original painting, drawing or sketch—anything [illegible]

[illegible] slides, 2½ inches in diameter. Can also be used for projecting prints. All imperfections in the subject are magnified, while all good subjects are improved when shown on the screen.

3 Mirroscope Styles

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Six Sizes in Each Style

$3, $5, $7.50, $10, $15 and $20. 75 per cent of our sales are in the $10 size.

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photo supply and hardware dealers, photo depts. of dry goods, dept. and toy stores.

Accept no substitute. If you can't find the Mirroscope in your town we will ship one size or style, express prepaid, to Canada add $1.00, duty and express paid.

On [illegible] "Stereopticon Hints" [illegible] Mirroscope advertisements, sent free on application. Be sure to ask for booklet No. 8. It contains complete catalog and prices of all styles.

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The standard of the world.

All styles—fine, medium and broad points.

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GOOD MEN AND TRUE

(Continued from Page 6)

Pray be seated. I will take a cup of coffee with you—if you will allow me?

"It will not have escaped a man of your penetration that an obvious course was open to me. But your gallantry had quite won my heart, and I refrained from that obvious course, though strongly urged to it. Mac, tell Mr. Bransford what your advice was."

"I said: 'Dead men tell no tales!'" replied Mac sturdily. "And I say it again. You is a fearsome man.'

"You are a dangerous man yourself, Mac. Yet I trust you. And why? Because," said the Judge cooingly, "I am more dangerous still—leader by right of the strongest. I admire you, Mr. Bransford; I needed such a man as you seem to be. Moreover, singular as it may seem, I boggled at cutting you off in cold blood. I have as good a heart as can be made out of brains. You had not intentionally harmed me; I bore you no grudge; it seemed a pity. I decided to give you a chance. I refused this advice. If you but knew it, Mr. Bransford, you owe me a heavy debt of gratitude. So we brought you across quite unostentatiously. That brings us up to date.

"You see the logic of the situation, my dear fellow? Your silence must be insured. Either you must throw in your lot with us, commit yourself entirely and irrevocably to us, or suffer the consequences of—shall we say, your indiscretion?"

The Judge sipped his coffee daintily. "It is distressing even to mention the alternative; it is needless to lay undue emphasis upon it; circumstances have already done that. You see for yourself that it must be thus, and not otherwise."

Jeff took a toothpick, pushed his chair back and crossed his legs comfortably. "I must have time to consider the matter and look at it from all sides," he said meditatively. "But I can tell you now how it strikes me at first blush. Do you believe in presentiments, Judge?"

The Judge shook his head. "I am singularly free from all superstition."

"Now, I do," said Jeff steadily, his face wearing as engaging an expression as its damaged condition would permit. "And I have a very strong presentiment that I shall see you hung, or perhaps I should say, hanged."

The Judge went off in another peal of laughter. Even the saturnine Mac relaxed to a grim smile. The Judge pounded on the table. "But what a droll dog it is!" he cried. "Positively, I like you better every moment. Such high spirits! Such hardihood! Really, we need you, we must have you. I cannot imagine any one better fitted to fill the place of the departed brother whom you—as the instrument of an inscrutable and all-wise Providence—have removed from our midst."

Jeff's gorge rose at the man; treacherous, heartless, revolting. But he kept a tranquil, untroubled face. The Judge went on: "Your resolution may change. You will suffer from ennui. I may mention that, should you join us, the pecuniary reward will be great. I am wealthy and powerful, and our little organization—informal, but very select—shares my fortunes. They push me up from below and I pull them up from above. I will add that we seldom find it necessary to resort to such extreme measures as we did in the Tillotson case. He was a very troublesome man; he has been a thorn in my side for years.

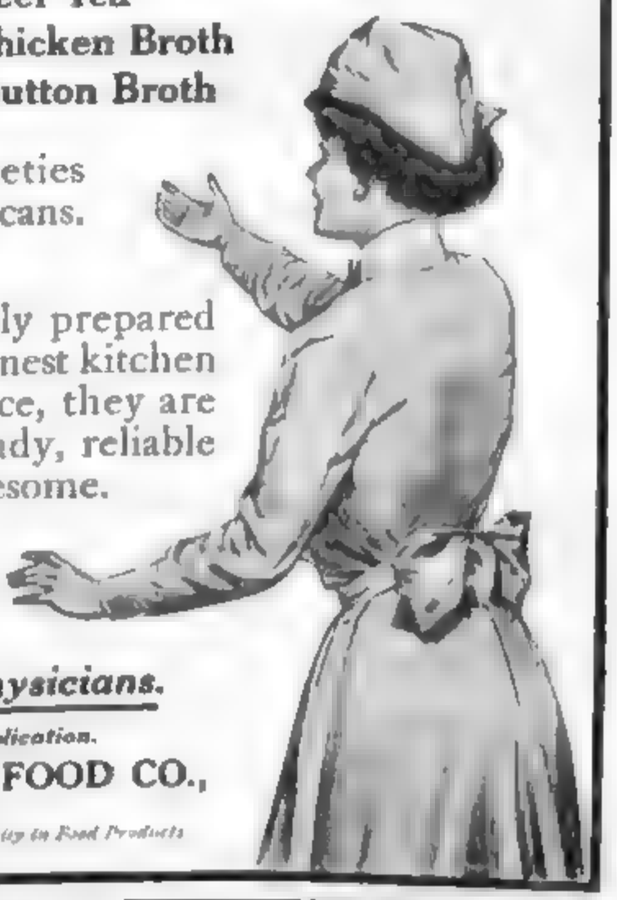
"On the contrary, we conduct many open and perfectly-legitimate enterprises, political, legal, financial. We are interested in mining propositions; we have cattle ranches in Texas and Old Mexico; we handle real estate. As side lines, we do a miscellaneous business—smuggle opium and Chinamen, keep sanctuary for unhappy fugitives, jump good mines and sell poor ones, furnish or remove witnesses—Oh, many things! But, perhaps, our greatest activity is simply to exert moral pressure in aid of our strictly-legitimate enterprises.

"Tut, tut! I have been so charmed that I have overstayed my time. Think this matter over carefully, my dear fellow. There is much to gain or to lose. You shall have ample time for consideration. Mac and Borrowman will get you anything

First Aid to the Nurse
And
A Relish for the Patient
Franco-American
Broths for Invalids

Beef Tea
Chicken Broth
Mutton Broth

are the varieties in half pint cans.



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Broths of such quality cannot be made at home.

Endorsed by eminent physicians.

Sample sent free of charge on application.

THE FRANCO-AMERICAN FOOD CO.,
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The water's fine in California

where the balmy air, redolent of millions of blossoms, dispels all thought of wintry blast. Where bathing, boating and golfing are among the daily possibilities. That's California!

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Golden State Limited
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¶ Miles of orange groves, through the dark green leaves of which shines the golden yellow of ripening fruit, with vistas of snow-capped peaks beyond, are among California's beautiful pictures.

makes the trip from Chicago or St. Louis in three days: Three days of real pleasure. It is the train of trains, which provides travel luxuries to satisfy every expectation. Perfectly equipped, barber and valet, properly heated and ventilated, and brilliantly lighted.

For sleeping car passengers only. Daily from Chicago to Los Angeles, Santa Barbara and San Francisco via the route of lowest altitude.

Other good trains every day from Chicago, St. Louis, Kansas City, Omaha and Memphis, with choice of routes.

Send today for our new beautifully illustrated book on California. Free on request.
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ROASTS

No other seasoning can equal that delicate touch given all roasts by adding

LEA & PERRINS SAUCE

THE ORIGINAL WORCESTERSHIRE

It brings out the best flavor of Soups, Fish, Steaks, Veal, Stews, Chops and Salads. "It is a perfect seasoning."

Beware of Imitations.

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Reg. U. S. Pat. Off.

When a lamp-chimney breaks it means a loss, not only of the chimney, but of the use of the lamp.

Sometimes that inconvenience amounts to ten times the value of any lamp-chimney.

When my name, Macbeth, is on a lamp-chimney it says, "This chimney will not break from heat."

If you would be sure of always getting the right chimney, have my book. Free. Address

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Simply send us a postal and ask for our free illustrated 9,059-word Business Booklet which tells how priceless Business Experience, squeezed from the lives of 11 big, broad, brainy business men may be made yours—yours to boost your salary, to increase your profits. This free booklet deals with

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Sending for this free book binds you to nothing; involves you in no obligation, yet may be the means of starting you on a broader career. Surely you will not deny yourself this privilege, which involves only the risk of a postal—a penny? Simply say "Send on your 9,059-word Booklet." Send to

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You can *afford* to Buy as well as *Use* a Maxwell Automobile. Catalog on request.

Maxwell-Briscoe Motor Co., Folk St., Tarrytown, N. Y.

Hobo or Tramp Wig, 60c. Whiskers, 25c. Wax Nose, 15c. Joining Paste, 10c. Grease Paint, Damp Sun burn, 15c. Liquid to blacken eyes, 10c. Clay Pipe, 5c. [illegible] $1.35. Send 4c stamp for catalogue of Wigs, Make-up Materials and "The Actor's Make-up Book."

The Trademore Co., Dept. 6, Toledo, O.

you want, within the bounds of reason—clothes, books, tobacco, such knickknacks. And, by the way, here are yesterday's papers. You may care to read the Tillotson case. The editorials, both those that condemn him and those that defend, are particularly amusing."

"Mac and Borrowman are to be my jailers?" said Jeff.

The Judge raised his hands in expostulation. "Jailers?" he repeated. "What a harsh term! Let us say, companions. You might break out of jail," said the Judge, tapping Jeff's breast with his strong fingers, "but you will not get away from me. They will tell you their instructions. I will attend to your hurts, now, and then I must go."

"I would like clean clothes," said Jeff, while the Judge dressed his wounds skillfully. "A safety razor—they can keep it when I'm not using it—the daily papers, cigars, tobacco—let me see, what else? Oh, yes—I was trying to learn the typewriter. I'd like to try it again when my finger gets better. For books, send in Shakspere's works and Carlyle's French Revolution, for the present."

"You're sure that's all?" said the Judge, entertained and delighted. "You must intend to take your time about making up your mind."

"My mind is entirely made up now. I would insure you against a watery death," said Jeff with utmost calmness, "for a dime!"

"We shall see, we shall see!" said the Judge skeptically. "Time works many wonders. You will be ennuied! I prophesy it. Besides, I count upon your gratitude. Good-night!"

"Good-night!"

. . . . . .

"So you 'brought me unostentatiously across,' did you? You made a slip that time. You talk well, Judge, but you talk too much. Across? Across the Rio Grande. I am in Juarez. I had already guessed it, for I hear the sounds of many whistling engines from far off, and but few from near at hand. My prison is underground, since those whistles are the only sounds that reach me, and they muffled and indistinct; coming by the fireplace! That chimney goes through a house above, since they keep up a fire. What to do?"

Through the long hours he lay on his bed, sleepless. When he opened his eyes, at intervals, it was always to find the guard's face toward him, watching him intently. They were taking no chances.

His vigorous brain was very busy with the possibilities; contriving, hopeless as the situation might seem, more than one scheme, feasible only to desperation, and with terrible odds against success. These he put by to be used only as a last recourse, and fell to his Sisyphean task again with such concentration of all his powers upon the work in hand as few men have ever dreadful need to attain—such focused concentration that, had his mind been an actual searchlight, capable, in its turning, to throw a shining circle upon actual, living, moving men, in all places, far or near, in time past, present or to come—where it paused, the places, men and events could not have been more real, more clear, more brightly illumined. When this inner light wearied and grew faint he turned it back till it pierced the thick walls to another prison, dwelt on another prisoner there: a tall, gray figure, whose face was turned away; ringed round with hate, with ignominy, shame, despair and death; not friendless. And the light rose again, strong and unwavering, ranging the earth for what help was there; so fell at last upon a plan, not afterward to be altered. A rough plan only—the details to be worked out tomorrow and tomorrow. So thinking, utter exhaustion came upon him and he fell asleep.

III

"AND what are these famous instructions of yours, Mac?"

"They are verra precise, Mr. Bransford. One of us will be always in the room. That one will keep close and constant watch upon you, even when you are asleep. Your wound will be dressed only when we are both here. Coal and water, your meals, the things you send for, will be brought in only when we are both here. And on any slightest sendication of an attempted rescue or escape we are to kill you without hesitation!"

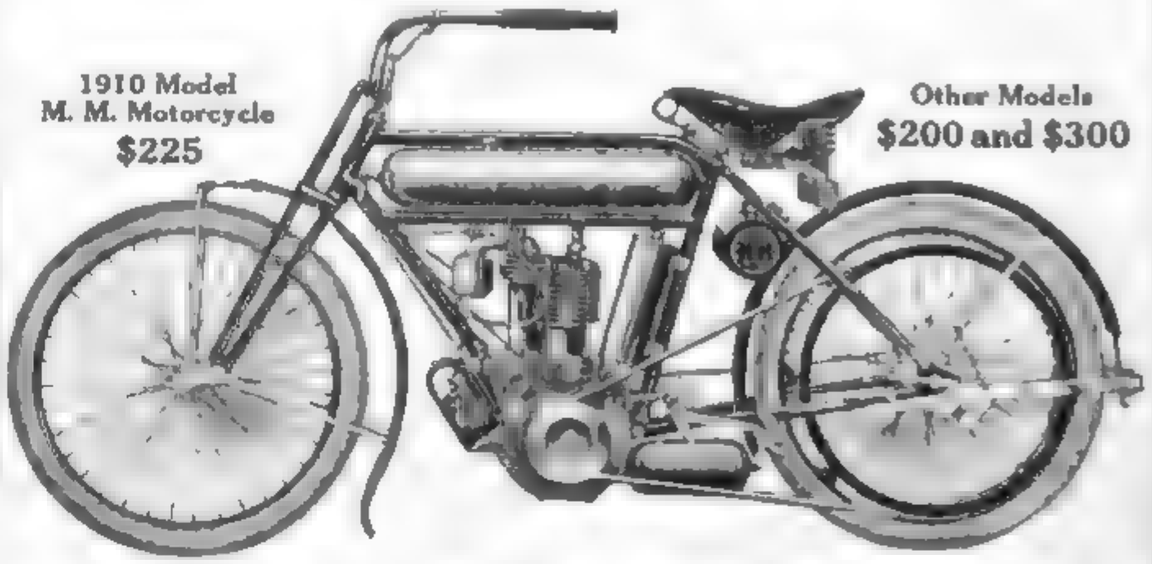
It was plain that Mac was following the manner as well as the matter of his instructions. He gave this information slowly,

1 cent for 4 miles of pleasure

THE motorcycle combines the attractiveness of bicycling with the comfort of automobiling. It offers you the cheapest method of mechanical transportation ever devised—¼ of one cent per mile pays for both fuel and oil. It provides just enough physical exercise in the open air to stimulate—not fatigue. It is of great benefit to you, Mr. Office Man; the way you will eat and sleep after breathing twenty miles of sweet fresh air, delivered at 3 oz. pressure per sq. in., puts to shame the claims for the most widely heralded "Doctor's Dope." The motorcycle is a "single track" machine; its rider can follow a footpath through the woods—he can visit picturesque localities that are inaccessible to other road vehicles.

1910 Model M. M. Motorcycle $225

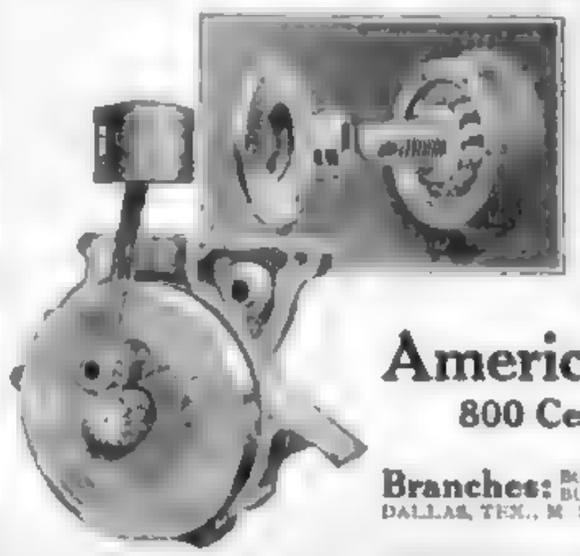
Other Models $200 and $300



Motorcycling is growing. There are 40,000 riders in this country, *and this number will be doubled* during the coming year. Abroad, in England and Germany, one-half the total registered number of motor vehicles are motorcycles. The reason for this rapid increase is simple. The modern motorcycle is reliable and substantial in construction. Its first cost is low, and upkeep and running expenses are surprisingly small.

The M. M. motorcycle is all these things—and more. We have eliminated the noise entirely. We have done away with dirt and dust accumulations by confining the oil *inside* the engine. The M. M. motor is one of the most highly developed and powerful gas engines for its size ever built. It is fitted with roller bearings throughout. It is efficient, economical, and above all, absolutely reliable.

You owe it to yourself to investigate the claims we make for motorcycling in general and for the M. M. motorcycle in particular. We want *you* to try an M. M. for an afternoon's ride. Let us send our nearest agent to you with a demonstrating machine. It will not put you under any obligations whatsoever. We want you to ride an M. M. *just once*. We know *one* demonstration will remove any prejudice you may have. Let us enlighten you further on any question that may arise in your mind. We'll gladly answer; we'll quote actual figures as to upkeep cost, etc.



Any man that lives more than walking distance from his business can afford a motorcycle. Ten cents a day saved on trolley fares for two-thirds of a year pays for one. For the country doctor, the clerk, the solicitor or collector, for almost everyone the motorcycle will save time and carfares; it is convenient, and provides an ideal recreation as well.

Prepare now for next Summer's riding. Ask us to send catalog and other literature. We will have your name put on the mailing list for a few numbers of "Sparks," a snappy motorcycle magazine, if you wish to "read up" on the subject.

The accompanying cut shows the roller bearings as used in the M. M. motor. These contribute largely to its long life and great efficiency.

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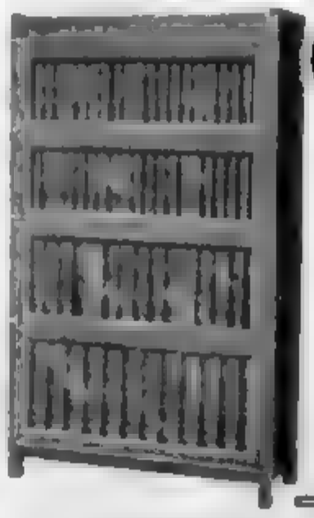

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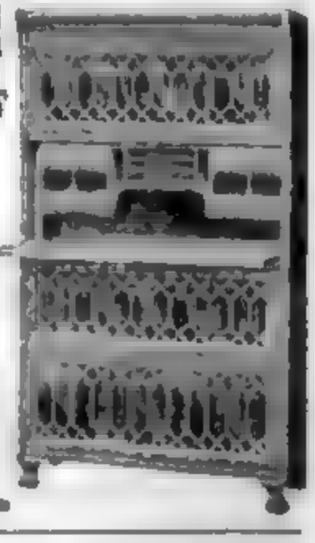

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with dour satisfaction, checking each item by forcibly doubling down, with his right hand, the fingers of his left. Having now doubled them all down, he undoubled them and began again.

"If you attempt to give any alarm, if you attempt to make any attack, if on any pretext you try to get near enough for a possible attack, we will kill you without hesitation." He rolled the phrase under his tongue with great relish.

"Your precautions are most flattering, I'm sure," said Jeff idly. "I must be very careful. The room is large, but I might inadvertently break your last rule at any time. If I understand you correctly, should I so much as drop my pencil and, picking it up, forgetfully come too close ——"

"I will shoot you," repeated this uncompromising person, "without any hesitation. I have a verra high opeenion of your powers, Mr. Bransford, and have no mind to come to grips wi' you. You will keep your distance, and we will agree finely."

"All this is like to be very tiresome to you." Jeff's tones were level and cheerful; he leaned back in his chair, yawning; his hands were clasped behind his head. "Such constant vigilance will be a strain upon you; your nerves will be affected. I will have by far the best of it. I can sleep, read, think. But if you turn your head, if you close your eyes, if you so much as falter in your attention," said Jeff dispassionately, "my fingers will be at your throat to tear your life out for the dog that you are!"

"Why, now we understand each other perfectly" returned Mac, in nowise discomposed. "But I would have ye to observe that your last remark was highly discourteous. My instructions are not yet ended. Look now!" He held up his hand, with three fingers still tightly closed to indicate three several unhesitancies. "Our last instruction was to treat you with ceeveelity and consideration, to give you any indulgence which would not endanger your safe keeping, to subject you to no indignity or abuse." He folded down the fourth finger and extended his closed hand, thrusting out his thumb reproachfully. "To no abuse!" he repeated.

"I am properly rebuked," said Jeff. "I withdraw the 'dog.' Let me amend the offending remark to read thus: 'to tear out your life without any hesitation.' But even the remarkable foresight of Judge Thorpe seems to have overlooked one important thing. I refer to the possible corruption of my jailers. Do I likewise forfeit my life if I tamper with your integrity?"

His grim guardian chose to consider this query as extremely facetious. His leathern face wrinkled to cavernous gashes, indicative of mirth of a rather appalling sort; he emitted a low rumble that might be construed, in a liberal translation, as laughter; his words took on a more Scottish twist. "You might try it on Borrowman," he said. "Man, you've a taking way with you! 'Tis fair against my advice and sober judgment that ye are here at all—but I am begeening to feel your fasceenations! Now that ye're here I e'en have the hope that ye will be weel advisit. I own it, I would be but loath to feed so gay and so plain-dealing a man to the feeshes!"

These two had many such skirmishes as the days went by: slow, dragging days, perpetually lamp-lit, their passage measured only by the irregularly-changing guards and the regular bringing in of the daily papers.

Jeff timed his sleeping hours to come on Borrowman's trick; finding that jailer dull, ferocious and unendurable. His plan was long since perfected, and now he awaited but the opportunity of putting it into execution.

The Judge had called—as a medical adviser, he said—pronounced Jeff's progress all that could be desired, and touched upon their affair with argument, cajolery and airy badinage. Jeff had asked permission to write to his wife, to send some message, which the Judge might dictate; any sort of a story, he implored, to keep her from alarm and anxiety; which petition the Judge put merrily by, smiling at the absurdity of such request.

In his waking hours Jeff read the papers. Tillotson was mending, his trial would be soon. He read his books, sometimes aloud; he chaffed his jailer; he practiced on the typewriter, but never, in his practice, wrote off any appeal for aid to good men and true, or even the faintest suggestion

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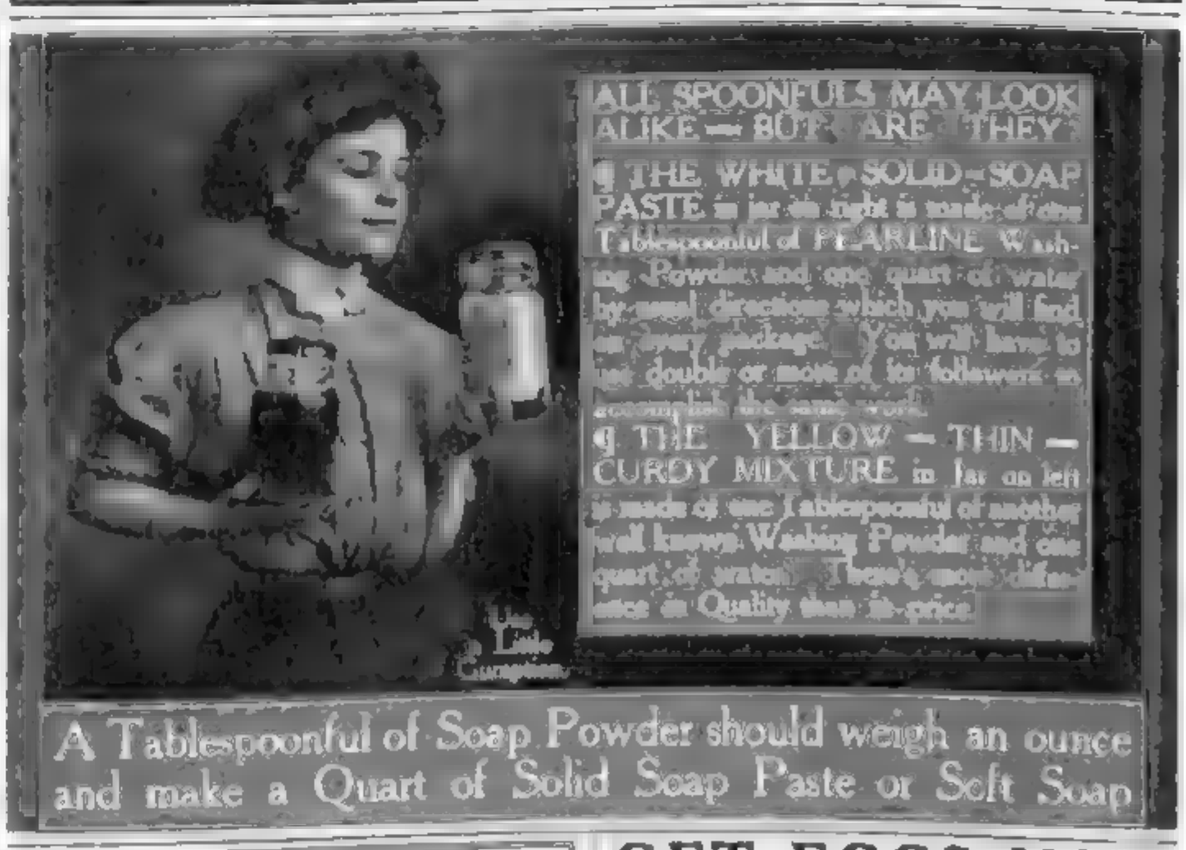
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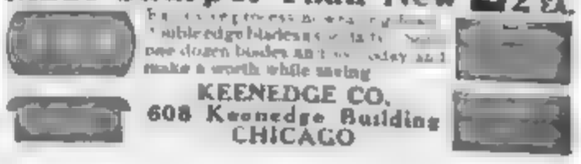

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that a quick move by the enemy would jeopardize any possible number of gunboats. Instead, Jeff undertook to produce another "speed sentence." He called Mac to his assistance, explaining his wants; and between them, with great glee, they concocted the following gem:

He kept vexing me by frantic journeys hidden with quiet zeal.

They showed this effusion to the Judge with much pride, defying him to better it. Jeff pounded it off by the hour; he mingled fragments of it with his remarks in season and out.

There were long visits from the Judge. In his own despite Jeff grew to enjoy them and to look forward to them—so strange a thing is man! The Judge was witty, cynical, informed, polished, keen, satirical. At times Jeff almost forgot what thing he was besides. Their talk ranged on many things, always in the end coming back to the same smiling query, the same unfaltering reply. Once Patterson came with him, and urged the closing of the incident in clear and unmistakable terms.

And, as day followed day, Jeff let it appear—as a vital part of his plan—in his speech, his manner, his haggard looks, that danger, suspense and confinement were telling upon him, that he was worried and harassed, that he was losing his nerve. These things appeared slowly, lest he should seem to weaken too soon and too easily.

"My iron-headed friend," said the Judge—"and I use the word in more senses than one—you have now had ample time for deliberation. I have given you the opportunity to choose—life——"

No menace, no violence could have left an impression so strong, so dreadful in its finality, as this brief ellipsis, the casual, light-hearted manner.

"——at no slight risk to myself. Because, the admiration, the liking which I have professed to you is real and sincere enough, though, perhaps, none of the deepest. I will be quite frank with you, Mr. Bransford; that liking, that admiration has grown with our acquaintance. A weakness: I admit it; it would be with a real regret that I should speak the word to cut that acquaintance short. I will be so much further frank with you as to say that I fancy I can sufficiently steel myself to speak that word should you again refuse good counsel. This may be the last of our pleasant meetings. For the last time, in the words of your favorite writer: 'Under which king, Bezonian? Speak, or die!'"

Jeff's hands gripped visibly at his chair-arms, so that the Judge observed it and smiled. But he gave answer quietly: "I can't do it. If you had killed Tillotson outright I might, to save my life, keep silence and let you go unpunished. But I can't do this."

"You mean you won't," said the Judge acidly.

"I mean that I can't," said Jeff. "I would if I could, but I can't."

"By Heavens, I believe you will stick to it!" said the Judge, greatly disappointed. "Had you couched your refusal in some swelling phrase—and I can think of a dozen sonorous platitudes to fit the case—I might yet have hopes of you. I believe, sir, that you are a stubborn fellow. The man is nothing to you!"

"The man is much to me," returned Jeff. "He is innocent."

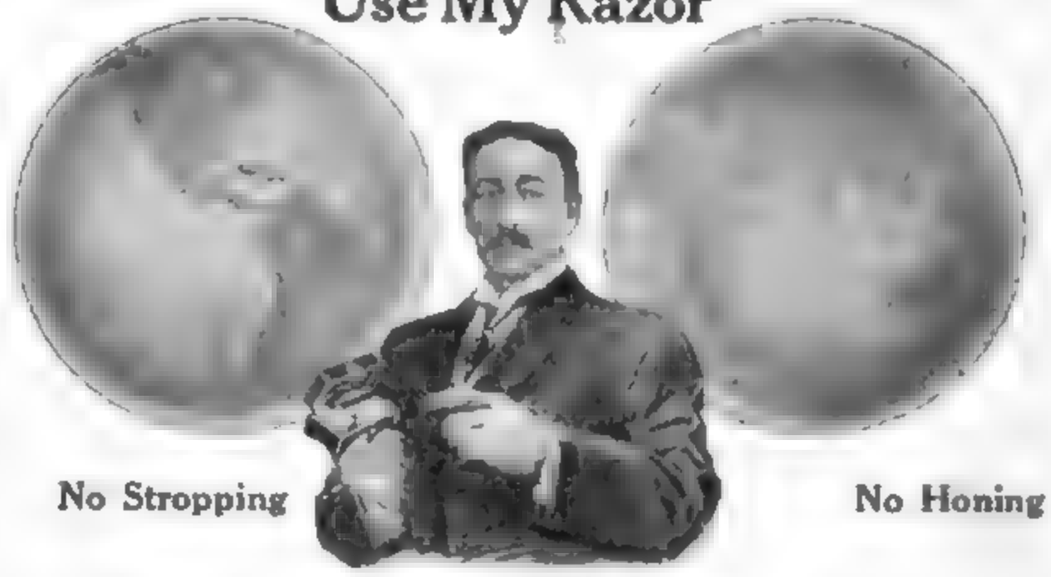
"So, I believe, are you. How will it help him for you to die? And so obscurely, too! I think," said the Judge gently, flicking at his cuff, "that you mentioned a wife? Yes? And children? Two, I think. Two boys?"

His elbows were upon the table, his white hands were extended upon the table, he held his head a little to one side and contemplated his fingers as they played a little tune there, quite as if it were a piano.

Jeff's face worked; he rose and paced the floor. Mac, by the door, regarded him with something very like compassion in his hard and bony face. The Judge watched him with feline amusement.

When he came back he passed by his chair; he stood beside the table, resting his fingers lightly on the typewriter frame. "Life is dear to me," he said, with a slight break in his voice. "I will make this one concession. More I will not do. Tillotson's trial is half over; the verdict is certain; there are powerful influences at work to insure the denial of an appeal and to hasten his execution. If you can keep me

Men of the Two Hemispheres
Use My Razor



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here until after his execution I will then—to save my life, for my wife's sake, for my children's sake—keep silence. And may God forgive me for a compromiser and a coward!" he added with a groan. "But if, before that, I can make my escape; if, before that, I can in any way communicate with the outside world, I will denounce you, at any cost to myself."

The Judge would have spoken, but Jeff held up his hand. "Wait! I have listened to you—listen now to me. You have forgotten that there are two sides to every bargain. You sit directly between me and Mac, your hands are upon the table, your feet are beneath the table, the typewriter is at my hand. Do not move! If Mac stirs but an inch, if you dare raise a finger, until you have agreed to my proposition, by the God that made me, I will crush your skull like an egg!"

The Judge's desperate hardihood did not fail him; he did not shrink, he did not pale; but neither did he move. "And your presentiment that you would see me hanged? You have abandoned that, it seems?"

"Oh, man, ye chargit me streectly to keep this wild cat-a-mountain at his deestance," interrupted Mac, in mournful reproach, "and then seat ye down cheek by jowl wi' him your ain self. I'd as lief seat me to sup wi' the black devil and his pitchfork!"

But the Judge was less easily shaken; his laughing philosophy stood him in good stead. "And how am I to know you will not denounce me if I let you go after this unfortunate Tillotson is hanged?" he demanded. "Or, for that matter, how are you to know that I will not kill you as soon as I am beyond the reach of your extremely novel weapon—which, I grant you, might be effective at such close quarters and in such capable hands—or that I will not have you killed at any time hereafter? Thus," said the Judge, picking his words leisurely and contemplating his fine fingers with unreserved approval, "is the crux of the very interesting situation. Rigid moralists, scrutinizing the varied actions of my life, might find passages not altogether blameless. But I have always held and maintained that a man should keep faith where it is expressly pledged. This is the bedrock upon which is based all relations of man with man, and to no class is it so needful as to those who are at variance with society. If a man will not hold by his plighted word, even to his hurt, he has lost all contact with reality and is become henceforth no actuality, but a vain and empty simulacrum, not to be dealt with, useless either for good or evil. Here, for instance, are we, two intelligent men, confronting mutual instant annihilation; which might be avoided could each be perfectly sure the other would keep his word! It is quite amusing!"

"I will take your word if you will take mine," said Jeff. "You should know who runs the greater risk. But I have a stipulation to make."

The Judge arched his brows. "A stipulation? Another? My volatile and resourceful friend, do not ask too much. It is by no means certain that your extraordinary missile—or was it to be a war-club?—might not fail of the desired effect. You have already stipulated for your life, and I think," said the Judge dryly, "that if you have any other demand to make it had best be a modest one."

"I do not choose," said Jeff steadily, "that my wife shall suffer needless anxiety—unneeded if you set me free at last. Still less do I choose, if I meet with foul play at your hands, or if I should be killed attempting an escape, to have her haunted by any doubt of me. I shall write to her that I am in Old Mexico, in some part known to be dangerous, tempted by high pay. You will send it to be mailed down there. Then, if I do not come back, she will think of me as honorably dead, and be at peace."

It came into the Judge's active mind that such a letter—dated and signed from some far-off Mexican town—might, in some contingencies, be useful to him; his bold, blue eyes, which had faced an imminent death firmly enough, drooped now to hide the treacherous thought. And upon this thought, and its influence upon sending the letter, Jeff had counted from the first.

"There are other reasons," said Jeff. "You have been pleased to speak well of me. You have boasted, both for yourself and for me, enough and more than enough. Let me now boast for myself. Has it never occurred to you that such a man as I am would have friends—formidable friends? That they are wondering what has become of me? If you agree to my arrangement I have a chance of saving both my life and some shreds of decency. I do not now want my friends to come in search of me and get me killed in trying to rescue me—for you will, of course, redouble your precautions after this. This letter will put my friends at ease. I will have to trust you to mail it. That is the weakness of my position. But I will think that there is a chance that you will mail it—and that chance will help me to keep a quiet mind. That much, at least, will be a clear gain. Do this, and I will yield a point to you. If you would rather I didn't, I will not go to see you hanged!"

The amazing effrontery of this last coaxing touch so appealed to Judge Thorpe's sense of humor that he quite recovered his good nature. "My dear boy," he said, "if I should ever be hanged, I wouldn't miss having you there for worlds. It would add a zest to the occasion that I should grieve to lose. I will agree unconditionally to your proposed *modus vivendi*. As I understand it, if I can hang Tillotson you are to keep silence and go free. But if you can contrive to get me hanged you are to attend the festivity in person? It is a wager. Write your letter and I'll mail it. Of course, I'll have to read it and edit it if needed. And say—Bransford! I'll mail it, too! You can be at rest on that point. In the mean time, I presume, I may move without bringing the typewriter about my ears?"

"You may," said Jeff. "It's a bet. I wish you'd wait and I'll write the letter now. She'll be anxious about me. It'll take some time. I always write her long letters. Let me have your fountain-pen, will you?"

"Why don't you use your typewriter?" said the Judge. "And, by the way, I fear we shall have to deprive you of your typewriter in the future."

"A typewritten letter wouldn't be consistent at all," said Jeff. "I am supposed to be writing from darkest Old Mexico. No typewriters there. Besides, I can't write with the damn thing to do any good. Say, don't take it away from me, Judge; there's a good fellow. I want to master it. I do hate to be beaten."

"The elasticity with which you adjust yourself to changing conditions is beyond all praise," said the Judge, smiling. "Like the other Judge in the Bible, I yield to importunity. I can deny you nothing. Keep your typewriter, then, with the express understanding that its use as a deadly weapon is barred. Here's the pen."

Jeff pulled the paper over and began to scribble madly; pausing from time to time to glance around for inspiration: at the Judge, at Mac, at the papers, the books, the typewriter. "I'll slip in a note for the kids," said Jeff. His lips moved, his eyes kindled in his eager absorption; his face took on a softer and tenderer look. The Judge, watching him, beamed with almost paternal indulgence.

On the whole Jeff wrote with amazing swiftness for a man who professed to be unaccustomed to lying. For this communication, apparently so spontaneous, dashed off by a man hardly yet clear of the shadow of death, was learned by rote, no syllable unpremeditated: the very blots of it designed.

This is what he handed the Judge at last:

SAN MIGUEL, Chihuahua, March 24.

My dear Wife:

Since I last wrote you I have been on a long trip into the Yaqui country as guide, interpreter and friend to a timid tenderfoot—and all-round sharp from the Smithsonian. His main lay is Cliff-Dweller-ology, but he does other stunts—rocks and bugs and Indian languages, and early Spanish relics.

I get big pay. I enclose you $100——

"A hundred dollars! Why, this is blackmail!" remonstrated the Judge, grinning nevertheless.

"But," said Jeff, "I've got to send it. She knows I wouldn't stay away except for good big pay, and she knows I'll send the big pay to her. I didn't think you were a piker. Why, I had thirty dollars in my pocket. You won't be out but seventy. And if you don't send it she'll know the letter is a fake. Besides, she needs the money."

SECRET CHEMICAL PROCESSES

used in various branches of the food industries have been the subject of public discussion during the last two years. The battle of the experts is still on.

In the issue of *The Saturday Evening Post* of next week, January 15th, we will have something to say about some chemicals used in the canning of fruits.

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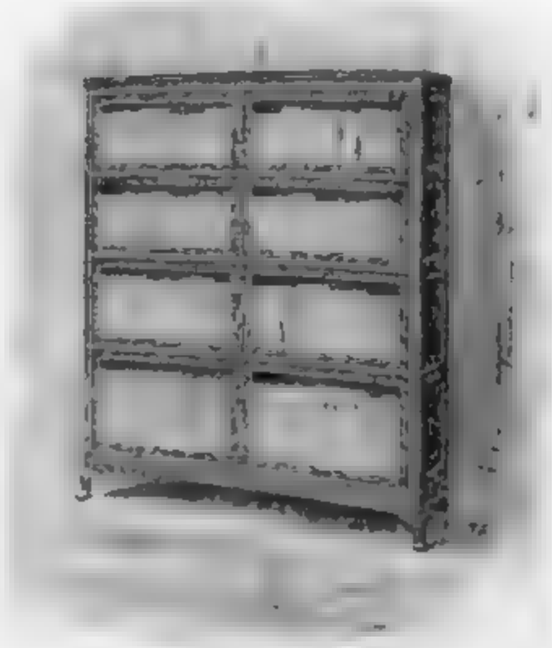

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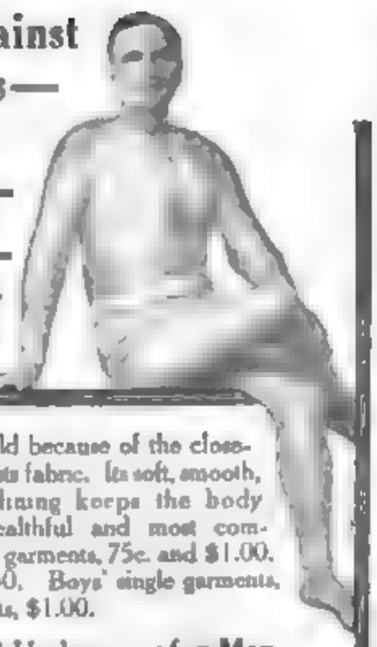

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"I surrender! I'll send it," said the Judge, and resumed his reading:

and will send you more when I get back from next trip. Going 'way down in the Sierra Madre this time. Don't know when we will hit civilization again, so you needn't write till you hear from me

The Cliff-Dweller-ologist had the El Paso papers sent on here to him and I am reading them all through while he writes letters and reports and things. I am reading some of his books, too.

Mary, I always hated it because I didn't have a better education. I used to wonder if you wasn't sometimes ashamed of me when we was first married. But I've learned a heap from you and I've picked up considerable, reading, these last few years—and I begin to see that there are compensations in all things. I see a good deal in things I read now that I would have missed if I'd just skimmed over the surface when I was younger. For instance, I've just made the acquaintance of Julius Cæsar—introduced by my chief.

Say, that's a great book! And I just know I'm getting more out of it than if I'd been familiar with it ever since I was a boy, with stone-bruises on my hoofs. I've read it over two or three times now, and find things every time that I didn't quite get before.

It ought to be called Yond Caius Cassius, though. Shakspere makes Julius out to be a superstitious old wretch. But Julius had some pretty good hunches at that.

Of course Mark Antony's wonderful speech at the funeral was fine business. Gee! how he skinned the "Honorable men!" Some of the things he said after that will stand reading, too.

But Yond Cassius, he was the man for my money. He was a regular go-getter. If Brutus had only hearkened to Cassius once in a while they'd have made a different play of it. I didn't like Brutus near so well. He was a four-flusher. Said he wouldn't kill himself and sure enough he did. He was set up and heady and touchy. I shouldn't wonder if he was better than Cassius, just morally. I guess maybe that's why Cassius knuckled down to him and humored him so. But intellectually, and as a man of action, he wasn't ace-high to Cassius.

Still there's no denying that Brutus had a fine line of talk. There was his farewell to Cassius—you remember that—and his parting with his other friends

I've been reading Carlyle's French Revolution, too. It's a little too deep for me, so I take it in small doses. It looks to me like a great writer could take a page of it and build a book on it.

Well, that's all I know. Oh, yes! I tried to learn typewriting when I was in El Paso—I mustn't forget that. I made up a sentence with all the letters in it—He kept vexing me by frantic journeys hidden with quiet zeal—I got so I could rattle that off pretty well, but when I tried new stuff I got balled up.

Will write you when I can. George will know what to do with the work. Have the boys help him.

Your loving husband,
JEFF.

Dear Kids:

I wish you could see some of the places I saw in the mountains. We took the train to Casas Grandes and went with a pack outfit to Durasno and Tarachi, just over the line into Sonora. That's one fine country. Had a good time going and coming, but when we got there and my chief was snooping around in those musty old underground cave houses I was bored a-plenty. One day I remember I lay in camp with nothing to do and read every line of an old El Paso paper, ads and all

Leo, you're getting to be a big boy now. I want you to get into something better than punching cows. When you get time you ought to go down to your Uncle Sim's and make a start on learning to use a typewriter. I've been trying it myself, but it's hard for an old dog to learn new tricks.

You and Wesley must both help your mother, and help George. Do what George tells you—he knows more about things than you do. Be good kids. I'll be home just as soon as I can.

DAD.

"There," said Jeff, "if there's anything you want to blue-pencil I'll write it over Anything you want to my suits me so long as it goes."

"Why, this seems all right," said the Judge, after reading it. "I have an envelope in my billbook. Address it, but don't

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seal it. You might attempt to put in some inclosure by sleight-of-hand. If you try any such trick I shall consider myself absolved from any promise. If you don't, I'll mail it. I always prefer not to lie when I have nothing to gain by lying. Bless my soul, how you have blotted it!"

"Yes, I'm getting nervous," said Jeff.

The envelope bore the address:

MRS. JEFF BRANSFORD,
Rainbow South,
Escondido, N. M.
c/o WILLIAM BEEBE.

"Of course you will do as you like," remonstrated Patterson later. "But I shouldn't send that letter, and I should, without any further delay, erase Mr. Bransford's name from the list of living men."

"Tush!" said the Judge. "The letter is harmless. The man is a splendid fighter, and has some practical notion of psychology, but the poor fellow has no imagination. In his eagerness, he made his letter up on the spur of the moment. There is scarcely a line in it but was suggested by his surroundings. His haste and affection made him transparent; I followed the workings of his mind and, except for personalities, anticipated practically all of it.

"As for killing him, I shall do nothing of the kind. I made a bargain with him in the very article of death and I shall keep to it. He cannot escape; it is not possible. Besides, I like the man. Hang it, Patterson, he is what I would wish my son to be, if I had one. I'll not kill him and I'll send his letter."

He did send it. It reached Billy Beebe some days later, to his no small mystification—Jeff Bransford had no wife. Yet the address was indubitably in Jeff's handwriting. Taking Leo Ballinger into consultation, he carried it unopened to John Wesley Pringle; taking also a letter for that person, bearing an El Paso postmark many days earlier than the one for the mysterious Mrs. Bransford. Both had lain long in the Escondido office before any one passed going to Rainbow, so the two letters reached there together.

Pringle's letter was brief:

EL PASO, Texas, March 20.

MR. JOHN WESLEY PRINGLE,
Rainbow, N. M.

Dear Sir:

Your friend, Mr. Jeff Bransford, came here some time since on some business with Mr. Simon Hibler—whose clerk I am. Mr. Hibler was on a trip to San Simon, Arizona, and I did not know exactly when he would return. Mr. Bransford decided to wait for him. We became great friends and he rather made his headquarters with me. He told me a great deal about you.

On the night of March 16th, Mr. Bransford was with me until almost midnight, when he started for his rooms. So far as I can learn he has not been seen or heard of since; his effects are still at his lodgings. He did not take the street car home. I inquired carefully of all the men.

It is now the fourth day since his disappearance and I am much distressed. I have lodged information with the police—but, between you and me, I don't feel any enthusiasm about the police.

If you have any knowledge of his whereabouts I wish you would be so kind as to drop me a line. If you know nothing, I hope that you and the other friends he spoke of so often would come down, and I will put myself at your orders. I am uneasy. As you doubtless know, this is one awful tough town.

Trusting to hear good news at an early date, I remain,

Yours truly,
GEO. T. AUGHINBAUGH.
112 Temple Street.

On reading this John Wesley took it upon himself to open the letter for the non-existent Mrs. Bransford. From that cryptic document they gathered three things only. First, Jeff was under duress; his letter was written to pass inspection by hostile eyes. Second, Leo Ballinger was to visit Uncle Sim and to learn typewriting. Third, George would tell them what to do. There was no George at Rainbow; Leo's only uncle, Simon Hibler, lived in El Paso, his clerk's name was George. The inference was plain.

The next day the three friends presented themselves at 112 Temple Street.

(TO BE CONCLUDED)

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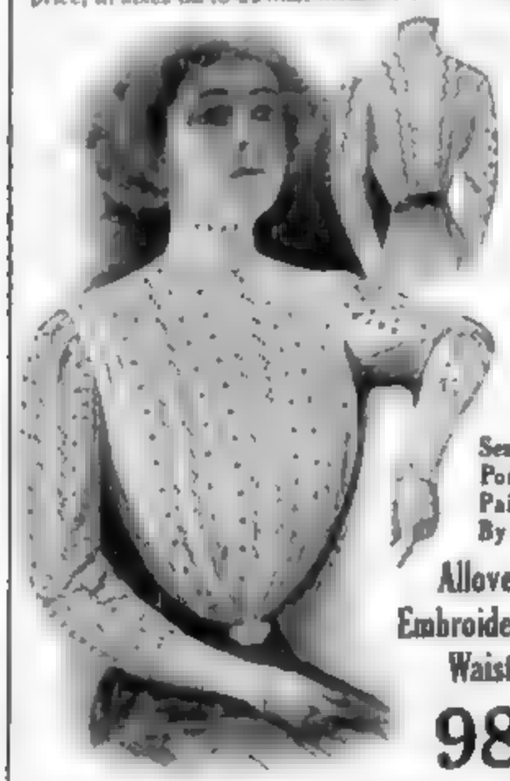

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(Concluded from Page 7)

is entitled to borrow such and such a per cent of his total assets, or such a per cent of his quick assets, or such a per cent of anything else. Every case must be judged on its individual merits. The set of figures upon which A's application would be refused may be considered entirely satisfactory for B

To the expert credit manager a set of figures which to the layman looks pretty hopelessly like every other set of figures has its individuality. He learns to read its physiognomy. Here, for example, is a concern doing a gross business of a million dollars a year and selling the bulk of its goods on sixty days' time. Its statement shows bills receivable to the amount of two hundred and fifty thousand dollars. The credit man spots that item immediately, and it creates about the same sort of impression in his mind that a purple nose and watery eyes would create in the mind of the president of the bank if the applicant stood in person before him exhibiting those suspicious characteristics.

Why? Well, this concern is doing a business of a million dollars a year, so its sales amount, roughly, to eighty-five thousand dollars a month. As it sells on sixty days' time its accounts receivable should be about equal to two months' sales, or a hundred and seventy thousand dollars. Instead of that, they are two hundred and fifty thousand dollars. The purple nose may be an innocent result of erysipelas, and there may be a good reason why this concern's bills receivable are so large. But the credit man wants to know whether there is a good reason, or whether the concern is slack and unbusinesslike in collecting its receivables, or whether it is carrying a lot of doubtful accounts as live assets.

Probably he will call the applicant's attention to this item and ask to look over his balance sheets. From the balance sheets he will learn whether the concern is carrying old, doubtful or dead accounts to any important amount. If so, he will mentally deduct the sum of those accounts from the concern's assets. Or it may be the item of merchandise that has a suspicious look—for example, if a stove manufacturer's statement in January, when he should be pretty well sold out, shows as much merchandise on hand as in July.

If the credit department doesn't succeed in removing the facial blemishes from the statement the bank calls for a report by a professional auditor or public accountant. This, also, is a calling which has grown to important proportions in recent years, mostly as a result of the evolution in borrowing. A good many large concerns now have their books audited by a public accountant at least once a year, on their own motion. The practice grows and ought to become universal.

A Solitaire Con. Game

Very often a man gets into financial difficulties simply because he hadn't the courage or the intelligence to tell himself the truth. The beginning of the trouble was a little confidence game in which he was both the operator and the victim. It is far pleasanter to think that one is prospering than to think the contrary. Many a man persists in thinking the pleasant thing, even when he knows it isn't true. He hates to write off the bad account and the dead stock, for that brings him face to face with a painful realization of diminished prosperity. If his merchandise were worth as much now as it was two years ago he would have made a net profit of ten thousand dollars during the twelve months, and that would have made him quite happy. And if he calls his merchandise worth as much he can show a book profit of ten thousand and be pretty nearly as happy over that.

Fooling oneself in this way is like any other form of dope-taking—the more a man does it the harder it is to stop. If he can't bring himself to write off one year's bad accounts it is twice as hard, a year later, to write off two years' bad accounts.

Hence the need and the value of the disinterested, cold-blooded professional accountant, whose feelings it will not hurt in the least to go at the concern's assets with an axe. The only feeling he has in the matter is to preserve his professional reputation. If he is up to his business—and usually he must be that or he will soon be out of employment—he will have plant and merchandise valued at their true worth, weed out the old, doubtful accounts, and discover the concern's liabilities by tracing out all its transactions through its own books and the books of its banks.

"For Heaven's sake tell the truth—and stick to it!" cried a veteran banker with considerable feeling, when I asked him what was most essential to procure and maintain credit at the bank.

"Nobody but a fool lies to his bank," declared with equal emphasis a business man of varied experience. I understand there have been exigencies in which this man did not extend the benefit of that rule to persons with whom he was dealing who were not in the banking business. "Anybody who stands well with his bank has a capital that can't be taken away from him, no matter what happens to him in other relations," he added.

Certainly the opportunities for detection if a person imposes upon the confidence of his banker are multiplied by the modern system. The mere matter of putting everything down in writing and filing it operates strongly in that direction. What you stated last year and what you state this year, your statement to A and that to B, are thus brought side by side, and any little discrepancies at once appear. The close coöperation among the banks helps, also. What one bank finds out is as good as discovered by all the banks. Of late, since the practice of borrowing through note brokers has become so important, the bank examiners—both state and national—in cities note the amount of paper made by the larger borrowers that each bank holds and foot up the total. In Chicago and a number of other cities the clearing-house banks employ an examiner of their own, who also notes how much of the paper of the larger borrowers each bank holds. Thus, any bank at any time can find out just how much of So-and-So's paper all the banks in town hold.

The Small Borrower's Plight

There is an interesting question whether credit tends to become less personal; whether this modern dependence upon cold figures in a statement and written reports somewhat obscures or diminishes the purely personal element; whether a man's integrity, industry and personal character generally count for as much, now that the banker looks in a manila envelope to determine his standing, as they used to when the banker simply looked the man himself in the eye.

Nearly all bankers say that the purely personal equation counts as much as ever and the files of the credit department are merely supplemental to it. Except as to the larger borrowers who put out paper through brokers, the banker still does look the applicant in the eye. The loan is arranged, as formerly, by personal meeting and word of mouth—supplemented by the written statement. A few bankers, however, point out that A and A plus B cannot be equal; that the purely personal element doesn't count for as much now as it did when practically the whole transaction depended on it.

For the larger borrower this question can have little importance. His transactions were mostly impersonal before. Usually, he was a corporation. For the small borrower the question is important because, being a small, personal character is by far his most important asset. The better part of his capital is something that can't be put down in a balance sheet.

If he has built himself up to a certain stature no doubt he can borrow now as readily as ever. Witness the young firm that I referred to above. Just how big he must be before the bank can take cognizance of him in the lending way depends upon the bank. Some very large city institutions will lend five hundred dollars as readily as five thousand. Others among the larger banks frankly don't care for this small-change business. They might not positively refuse the application of a depositor of good repute for a small loan, but if the depositor applied often they would probably find means to discourage him. Until he does get himself built up to a cognizable size—whatever that may be—he cannot expect much fostering care from the bank.

Madam, You Need Never Sweep Nor Dust Again.

A Free Demonstration

of the Duntley Pneumatic Cleaner in your own home will convince you that it will do the work ten times quicker, ten times easier and ten times better.

Rugs and carpets are cleaned *on the floor*, and the furniture is not disturbed.

Think what it will mean to you—day after day—year after year—to have your entire home spotlessly clean and sweet, purged of the disease germs that swarm in the dust—germs of consumption, pneumonia and diphtheria. Not just twice a year, but every day—*all the time.*

And it is so *easy* to clean house with the Duntley Pneumatic Cleaner. The drudgery and confusion are all gone. There is not enough labor left to tire a child.

And I am willing to prove all this to you at my own expense. I will send you a cleaner for a *free* demonstration in your home, no matter where you live. You may use it and test it severely. It will speak for itself.

I am not afraid to send the Duntley Pneumatic Cleaner a thousand miles away and let it tell its own story.

I am willing to do even more. I will *rent* you a Duntley Pneumatic Cleaner by the month—for as many months as you desire—and when you have decided to buy it outright, all rentals you may have paid will be deducted from the purchase price.

I gladly make this offer, because I *know* the machine is reliable and durable, and that the people who use it on the Rental-Investment basis will wish to *own* it, for the *longer* they use it the *more* they will like it.

Five sizes of electrical Cleaners: $49.50, $65, $95, $115, $125. Cost to operate less than 3 cents an hour. Hand-power machine, $35

Fill out the coupon below, and let me send you our booklet on scientific house-cleaning.

A Business of Your Own with

Duntley Pneumatic Cleaners

On the Pay-from-Profit Plan

To those who wish to earn $5 a day and upwards, by cleaning for others and taking orders for Duntley Cleaners, we offer a fine and permanent arrangement. It enables you to engage in a most profitable business of your own.

By this plan you have *three separate ways* of making money easily and quickly—by cleaning for profit—by renting—and by selling Duntley Cleaners to those who will want to buy after you have done work for them.

To *prove* what you can do, we send you the machine, instruct you in its use, advertise you and put you in business. Before you invest a cent you get the free use of the machine and *actually begin making money.*

You therefore take no possible risk.

Fill in the coupon below—right now, before you forget—and let me tell you all about it

J. W. Duntley, Pres., 400 Harvester Bldg., Chicago.

Cut on this line and mail coupon at once

Duntley Mfg. Co., 400 Harvester Bldg., Chicago.

Send me catalog of Duntley Pneumatic Cleaners for ..... household..... pay-from-profit plan

Name _____

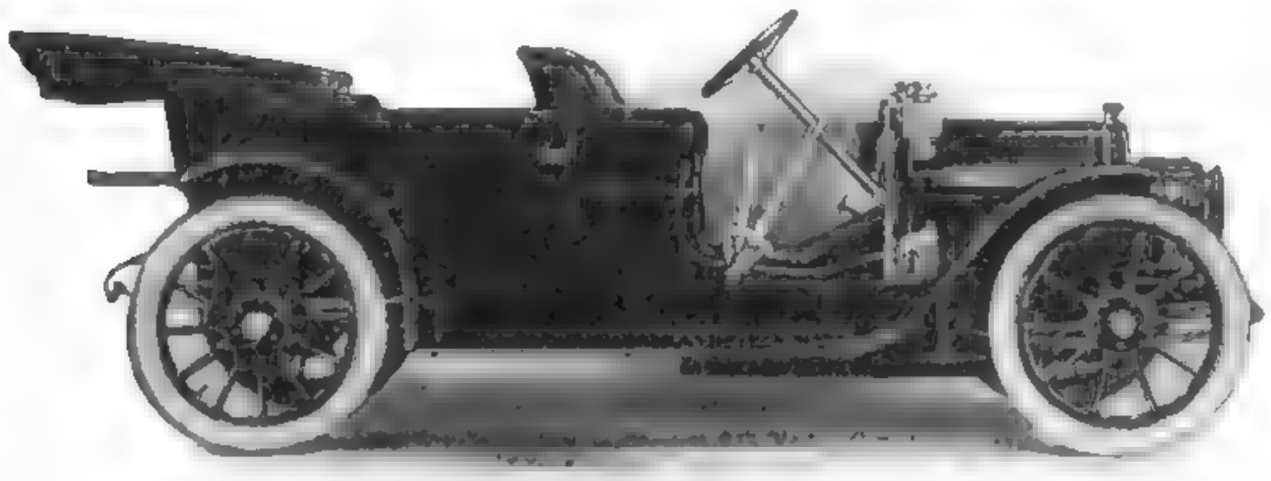
Address _____

Town _____

County _____ *State* _____

Mark X before the use in which you are interested.

On the Radiator



Touring Car
Roadster
Pony Tonneau ($1600)
Inside Drive Coupé ($2100)
Limousine ($2750)

Chalmers-Detroit "30" $1500

We Have Been Two Years

In two seasons of motor contests Chalmers-Detroit stock cars records give Chalmers-Detroits title of Champion

From Motor Age, Nov. 25
(This refers to road racing)

HOW THE CARS WERE PLACED

Make of car	First	Second	Third	Unplaced
Chalmers Detroit	5	3	3	1
Buick	1	2	1	1
Pope Hartford	1	1	0	1
Simplex	1	0	0	0
Apperson	1	0	0	0
Maxwell	1	0	0	0
Flat	1	0	0	0
Studebaker Dayton	1	0	0	0
[illegible]	1	0	0	0

You do not want a racing car. Neither do we. We have never built one.

We have not gone into races merely for the fun of it. It is simply a cold dollars and cents business proposition. We have gone into contests because we believed that was the best way to prove our cars.

A man might say he was the best Marathon runner in the world. He might show you that he had a deep chest, and strong legs, and that his wind was good, and give you other reasons for thinking he was a good Marathon runner, but unless he actually went into competition against other Marathon runners and defeated them, you would have a right to doubt his claim of being the best.

The same is true of cars. It is easy to claim that a certain car is the best car made, or that it is the best car at the price. It is easy to advance plausible arguments to support such claims, but the one unassailable proof is that of performance.

We spent last year a good many thousands of dollars in automobile contests. **One-third of this amount we charged to advertising expense. Two-thirds we charged to Engineering Expense**—because this is the best experimental work we know.

We are determined to build the best cars in the world at the price, and so long as we think contests help us do that, we shall remain in contest work.

We have never claimed to make the best cars in the world—but the best cars in the world **at the price.**

True there are many people who believe Chalmers-Detroit cars the best cars made regardless of price—those people are owners of Chalmers-Detroit cars.

And we know ourselves that Chalmers-Detroit cars are better than a great many that sell for fancy prices.

But the only claim that we really want, or need, to establish is that our cars are the best in the world at the prices asked.

Following is some evidence:

Not a Few Contests, but Many

In two years Chalmers-Detroit cars in prominent automobile contests have won 89 firsts, 32 seconds, and 21 thirds.

This includes road races, track races, hill climbs and endurance contests

Considering the number of events entered Chalmers-Detroit cars have made a better showing than any other make of car

When the Chalmers-Detroits have been defeated it has usually been by bigger and higher priced cars. In their classes the "30" and "Forty" have long been acknowledged supreme.

Any car is apt to win some one event in which it is entered. Some cars go only into certain races, or they go in only occasionally. But Chalmers-Detroit cars have been entered in all kinds of events, in all parts of the country.

Can you think of more than two or three important motoring events in the past two seasons in which a Chalmers-Detroit car did not play a prominent part, especially at the finish?

Champion Cars of the Year

Note this season's road race record reproduced here from *Motor Age*. The official records give first place to Chalmers-Detroit cars

They have been the most consistent. They have won the greatest number of firsts, seconds and thirds. And in proportion to starts they have been unplaced fewer times than any others

Five firsts, three seconds and three thirds out of twenty-two starts is the brilliant record that earns them the title "champion cars of the year."

And of all motor contests, road racing is by far the most severe

Our "30" Sets World's Record

In the past two years there have been in America six—and only six—great road races for light cars. Chalmers-Detroit "30's" have been entered in all six and they have won *five firsts, one second and one third.* In no race did they fail to show. Here is the full story:

First and second in Jericho Sweepstakes, Long Island Motor Parkway, October 1908.

Third in the 200-mile International Light Car Race at Savannah, November 1908

First in the Indiana Trophy race, June 1909, when Matson averaged 51.5 miles per hour for 232 miles, making better time than the winner of the Big Car race of the following day.

First in the Santa Monica (California) 202-mile race, July 1909, where it set a world's speed record for light cars of 55.5 miles per hour.

First in National Light Stock car event at Lowell, Mass., September 1909. Driven by William Knipper 127 miles at an average speed of 52 miles an hour.

As a climax this greatest of light cars, driven by Matson in the last Vanderbilt race, again set a new world's light car speed record by averaging 58.5 miles an hour, winning the Massapequa Cup. Not once during the race did this car stop and it defeated the nearest competitor by nineteen minutes.

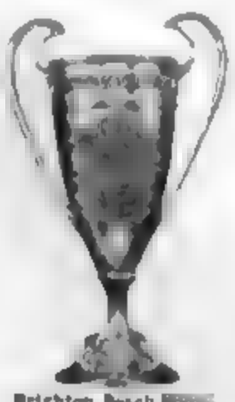
100% of Victories

The record of the "30" at the opening of the new Atlanta two-mile motor track last November has never been equaled. It can never be surpassed for it was perfect

Two "30's," driven by Knipper and Matson, won every event offered in their class. Whenever both cars

Indiana Trophy

Wausau Trophy



Brighton Beach Motor Marathon Trophy

Candler Trophy

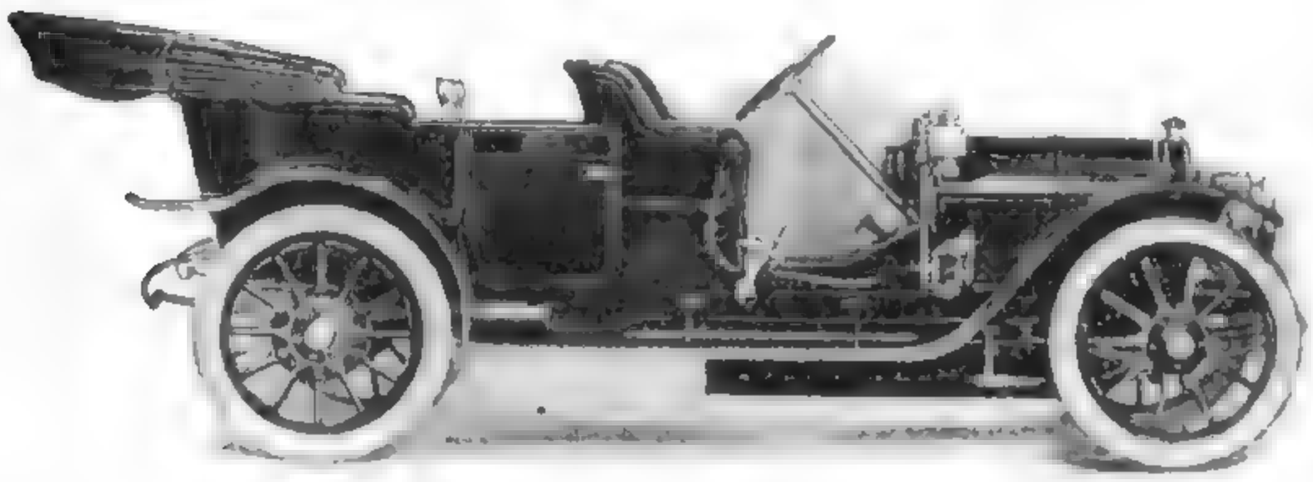
We can show only eight of the 140 Trophies we have at the Factory

Advertisements of rival automobile companies often read much alike; claims run parallel: what one maker world that could have written the foregoing advertisement—or one

Chalmers-Detroit Motor Co.,

Licensed under Selden Patent.

Touring Car
Pony Tonneau
Roadster



Chalmers-Detroit "Forty" $2750

On the Radiator

Writing This Advertisement

have won 89 firsts, 32 seconds and 21 thirds—*Motor Age* cars of the year—Racing not fun but business with us.

From Motor Age, Nov. 25

American makers. A compilation of results would seem to give the honors to the Chalmers, which started twenty two cars in the various events and came home first in five, finished second three times and third twice. This left twelve cars unplaced. The Buick record shows twenty-

(This refers to road racing)

were entered in an event, second place was taken as well as first.

Both cars finished every event started.

Both cars averaged a mile a minute for every minute they were running on the track.

For the week the Chalmers-Detroit tally stood five firsts, eleven seconds, and eight thirds—the best average showing made. Yet many of the finest cars—foreign and American—were there.

Contest records compiled by motor trade publications and technical boards, covering both Europe and America, show that the Chalmers-Detroit "30"—$1500 stock model—has won a greater proportion of big events entered and has finished a greater proportion of races started than any car in the world.

Winner in Glidden Tour

The record of the "Forty" also is wonderful.

The "Forty" won the Detroit Trophy in the Glidden Tour this year, the longest and hardest automobile touring contest ever held.

It has won twice in succession the Minneapolis Tribune Trophy in the two-day endurance test

It won the Perpetual Challenge Trophy in the Pasadena-Altadena Hill Climb, the most coveted trophy in California.

Driven by Dingley, it won the Wemme Trophy at the Annual Rose Festival Road Race at Portland, Oregon, doing 103 miles in 104 minutes.

It won in its class at the Sport Hill Climb, and set a new record for the course. At the Dead Horse Hill Climb, Worcester, Mass., the "Forty" won two firsts, one second, and two thirds.

At the Readville, Mass., track, a "Forty" won the ten-mile event, and in the race for the Harvard Trophy at 25 miles, covered the distance in 24 minutes 45 seconds, forcing a specially constructed foreign track racer to establish a new world's record for this distance in order to win.

"Forty" in Vanderbilt

In the race for the Vanderbilt Cup the "Forty" had a lead of nearly a full lap at the end of the nineteenth lap, with only three laps to go. For eleven laps out of the nineteen this car was leader by a safe margin, one period for five laps in succession, and another for six—doing the course with the regularity of a clock.

After four hours of better than mile-a-minute racing against the pick of the best and highest priced foreign and American cars, the medium-priced "Forty" was well in the lead.

William Knipper, who handled the car so brilliantly, and his mechanic had never been in it until they took it to the starting line. (An accident the day before the race retired the regular driver.)

This strangeness cost them the race. They failed to replenish oil at the proper time, and as a result a crank shaft bearing became heated from friction and forced them to take third place just when victory seemed certain

This is not an excuse for losing; it is simply an explanation due the driver and the car

But to lead a big field of the best cars made for 240 miles of a 278-mile race proves the high quality of the car which did it, *and that car was a $2750 stock model.*

Defeats Fifteen Bigger Cars

Driven by Lorimer the "Forty" won the 100-mile and the 10-mile events in the Point Breeze Races at Philadelphia, also the 100-mile Motor Marathon at the Brighton Beach Track, New York City

In the 200-mile road race over the Fairmount Park course in Philadelphia, the "Forty" defeated one 90 h. p. car, four 70 h. p. cars, seven 60 h. p. cars and three 50 h. p. cars. It was beaten by only one car—a 90 h. p giant, more than twice as big and twice the price, and then only by four minutes

The "Forty" was awarded the "Consistency Prize" because it did not stop a single time during the race.

Bert Dingley has driven a "Forty" all the past season. Of the many road races he started he failed to finish in but one. On this showing *Motor Age* awards him the title of premier American driver of the year.

How Private Owner Profits

But the prospective owner may ask: what does all of this mean to me?

It means simply that the Chalmers-Detroit Motor Company has proved, for your benefit, that its cars are everything they claim they are—the best cars in the world at the price.

Every car the Chalmers-Detroit Company has entered in an automobile contest has been strictly a stock car. We have never built a racing car

Every car entered in a contest is the same car in every particular, except for being stripped down, that you would buy if you were buying a Chalmers-Detroit of that model.

Looking to Improve

If there is anything wrong with our cars we want to be the first to find it out. This is another reason we go into contests

A 200-mile road race at sustained speed of 40 to 80 miles an hour puts a car to a severer test than the average owner could put it to in a whole year's use

If there is a weak spot in a car it will be discovered under the strain of contests. We do not want any weak spots in cars we sell.

We want them to be as near perfect as human brains and human hands can make them

We stake our business future and our reputation on the ability of our cars to make good in the hands of the people who buy them.

Therefore we would take every means of improving our cars

Contests are a help They show you where improvements can be made

Automobiles would not have been developed to anything like their present state of efficiency without contests. We profit by all that we learn about our cars in contests

The private owner is the one who gains most from our automobile racing.

Your Money's Worth

In the grandstand at the Vanderbilt race a man was heard to say: "Those very high priced machines are all right if you don't care how much money you spend, but I want to tell you that in those Chalmers-Detroit cars a man gets his money's worth."

In such a statement as this we realize our highest ambition. We want to give you your money's worth We want to give you the utmost value for a dollar.

This is the soundest of all business principles, and we look upon the building and selling of motor cars as a business, and not as a game.

We look upon it as a permanent business. We are going to stay in it. Therefore we prefer to place it on the bedrock, common sense basis of giving you your money's worth.

We want to give you in our cars beauty of line and finish, strength, reliability, speed and economy of operation.

We believe we do give you these things in a greater measure for the money asked than any other maker of automobiles in the world.

We shall be pleased to send you our handsome new catalog showing our various models reproduced in actual colors, if you will mail the coupon.

A Memo. to

Chalmers-Detroit Motor Co., Detroit, Mich.

Please send me copy of "Flag to Flag" book giving the story of the Denver-Mexico City trip; also send your catalog

Name _____

Address _____

City _____

County _____ *State* _____

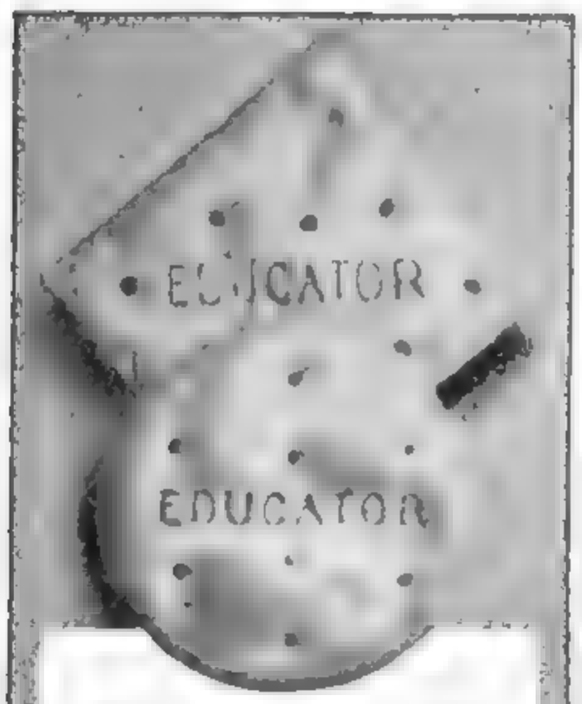
claims another can claim if he cares to. But the Chalmers-Detroit Company is the only company in the anything like it. We have been two years writing it. Think it over.

Detroit, Michigan, U.S.A.

Licensed under Selden Patent

Massapequa Trophy — Merrimac Valley Trophy — Shelter Trophy — Glidden Tour Detroit Trophy

We can show only eight of the 140 Trophies we have at the Factory



We want you to try different varieties of

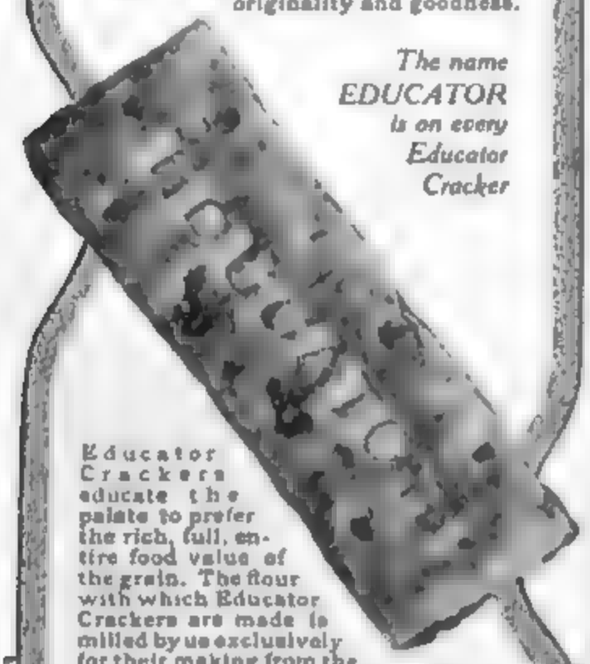
EDUCATOR CRACKERS

shown in our assorted box

Sent Free and Postpaid

They will surprise and delight you—they are a revelation of cracker originality and goodness.

The name EDUCATOR is on every Educator Cracker



Educator Crackers educate the palate to prefer the rich, full, entire food value of the grain. The flour with which Educator Crackers are made is milled by us exclusively for their making from the choicest selections of the entire grain.

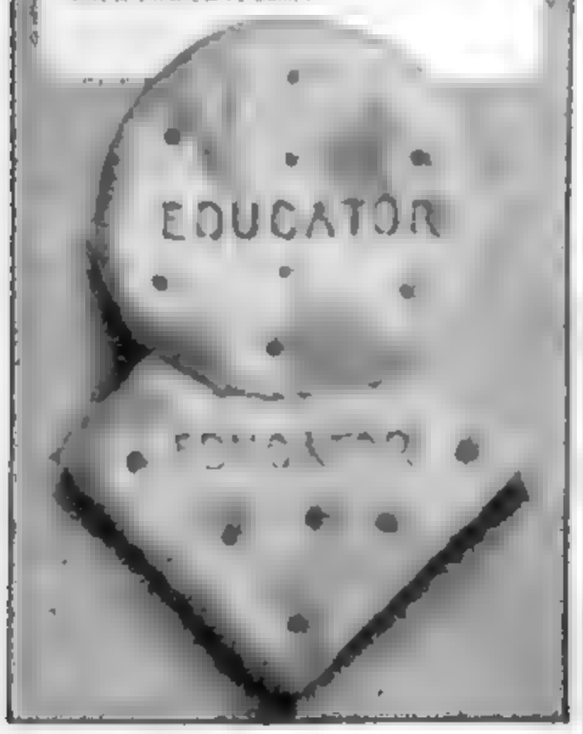
Write Today for this Sample Box

It will contain some of the best liked kinds, and will enable you and every member of your family to decide what kind they like best, and prove the difference between Educator Crackers and "just crackers."

After you and all your family have tried the Educator Crackers we send, order the kinds you like best from your grocer. If he hasn't them and won't get them for you, order direct of

Johnson Educator Food Co.
208 Tremont St., Boston, Mass.

A charming little fairy story "Dorothy and Polly" illustrated in colors, sent on receipt of FOUR TWO CENT stamps



WHITE MAGIC

(Continued from Page 17)

"*You*—threaten *me!*" he shouted, shaking with fury, for that sense of ultimate powerlessness with her had driven him quite insane.

"Do you wish me to stay or to go?" asked she, her color gone, but every sign of steadfastness in her face, in her figure, in her attitude.

"Go!" he shrieked. "Go—and make a fool and a scandal of yourself. Go! Go! Go!"

And away he rushed, a crazy man.

XIV

PETER met her in the main entrance. "How did he take it?" he asked excitedly, his nerves obviously unstrung.

"Not very well," replied she.

"Yes—I saw him tearing away into the woods. Good Lord! How *can* you take it so quietly!"

By way of answer Beatrice shrugged her shoulders and lifted her eyebrows.

"Beatrice—honestly, don't you think we'd better go ahead and do as he wants? He is a dangerous man—believe me, he is. I don't like to speak so of your father, but every one agrees that he ——"

"You can never tell a man's family any news about what he is," said Beatrice.

"He'll make life a hell for you," groaned Hanky. "And he'll make mischief for me."

"I think not," replied she. "He'll have other things besides you to occupy him. He knows it's wholly my fault."

"But, Beatrice—don't be obstinate. You must know that it'd really not be so rotten bad to marry me."

"I thought I mentioned the fact that I'm in love with some one else."

"Oh—to be sure," said Peter. "I suppose that has got something to do with it. But your obstinacy ——"

"That's it," mocked the girl. "Obstinacy. Well, whatever my reason is, I'm leaving here by the next train."

"But I was going by that," objected Hanky. "I must get away from here."

"Better stay on and let father see you're not at all to blame," advised she. "If we went up to town together he'd be sure you were conspiring with me."

"Oh, I'll stay—I'll stay," cried Peter. "But where are you going, Beatrice?"

"Not to get any of my friends in trouble," said she. "I'll take Valentine and go to a hotel—to the Wolcott. Come and call. I'll not tell father."

"At a hotel!" Peter stared stupefied. "You don't mean you're leaving home—for good?"

"Wouldn't you—in my place?"

"No. I'd be sensible and marry the man my father wished."

Beatrice looked at him quizzically. "Hanky," said she, "you ought to fall on your knees every day of your life and give thanks that you didn't marry me."

Her mischievous smile, her mocking tone, combined with the words themselves, had an immediately tranquillizing effect upon him. Not for the first time by any means he had a chilling, queasy misgiving that there was truth in that view of a marriage between them. After a pause he said:

"But what will you do?"

"Blest if I know," replied she, as if the matter were of not the smallest consequence.

"You'll have no friends. Nobody'll dare be friends with you."

"Have I any friends now?—any worth calling my own?"

"Then, as I understand it, you haven't got much money. About enough to pay for dresses?"

"About."

"Then—what will you do?" repeated he, a real, friendly solicitude in his voice and, better still, in his eyes.

"That's unimportant. I'm escaping worse than I could possibly be running into."

"Marry me, Beatrice," cried he. "It's not a bad bet if you lose."

She put out her hand impulsively with a grateful smile, the sweetest and friendliest he had ever had from her. "I like that, Hanky! And I like you when you show what you really are. But I'm not taking advantage of your generosity."

"I mean it, Beatrice—in dead, sober earnest—on a cold collar."

She shook her pretty head smilingly. "Good-by. Come to see me. If we run across each other when father's about scowl and look the other way."

"What do you take me for?"

"For a person with a little sense. Keep solid with father—for Allie's sake."

"But I want *you* ——"

She fled, laughing as if she had not a care in the world.

She tried to make her departure unobtrusive. But her father would not have it so. Coming toward the house with the worst of his rage about steamed away he caught sight of her and her maid waiting, while several trunks and packages were being loaded on the roof of a touring car. At the sight he went insane again. He rushed wildly toward them and shouted out, heedless of the servants: "Take that car back to the garage, Léry! Valentine, go into the house—report to Mrs. Richmond. And you"—he glared crazily at his daughter—"if you leave here you walk!—and you never come back!"

Beatrice took the handbag from her maid. "Good-by, Valentine," said she. There was a wonderful, quiet dignity in her bearing—a delicate correctness of attitude, neither forward nor shrinking—evident sensibility to the situation, yet no desire to aggravate it by show of superior breeding or by defiance. It was a situation savagely testing character. Beatrice responded to the test in a way that augured well for her being able to look out for herself in any circumstances. She smiled pleasantly, yet with restraint, to the agitated servants and started down the road.

Valentine hesitated, then set out in her wake. "Come back here!" shouted Richmond. "You are in my employ, not my daughter's."

Beatrice, guessing what was occurring, paused and turned. "Do as my father says," she said. "I shall not be able to keep you."

"I, too, belong to myself, mademoiselle," replied the girl with a quiet dignity equal to that of her mistress. "I cannot stay here. I'll go with you if I may. But—I'll not stay here."

Richmond, realizing that his rage of the impotent had once more whirled him into an impossible situation, disappeared in the house. Before Beatrice and Valentine reached the lodge the auto overtook them. The chauffeur, Léry, swung the car close in to the footpath beside the road, jumped from his seat, opened the door.

"Did my father send you?" asked she.

"Yes, mademoiselle."

When the two women were seated—Beatrice insisted on Valentine's sitting by her—Beatrice said: "I don't believe Léry."

Valentine gave a queer little smile.

"But," continued Beatrice, "father will never make any inquiries."

"Léry understands," said Valentine.

"Understands what?"

"That you will win. Your father adores you."

"You don't know," said Beatrice, shaking her head in a decided negative. "And I can't tell you."

(TO BE CONTINUED)

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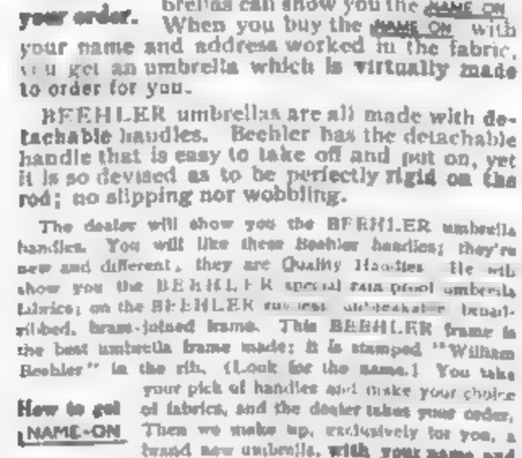

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THE JOB HUNTER

(Continued from Page 13)

be ramblin' and movin' 'bout all de time. Can't put no 'pendence on 'em."

The Colonel stirred his toddy meditatively. "And so you went to the war with Mr Peyton Foster?"

"Yas, suh—all de sojers said I wuz de blackest Johnny Reb in de whole war."

"And you had four years under Marse Robert," the Colonel observed.

"Yas, suh." Zack grinned and sniffed, for the aroma of that toddy was beginning to come his way. "Me an' young Marster sho did have tough times. We fit side by side. He jes' couldn't make me stay back in de camp. Dem Yankees kep' us movin' so peart todes de las' dat we didn't have much chance to go into camp. My folks is done all died out," Zack ended with a sigh. "I tell you, Cunnel, it goes powerful hard wid a ole man like me to be hustlin' fer hisself widout no white folks."

Colonel Spottiswoode tinkled his glass thoughtfully. "Yes, yes, I took you for that kind. Oh! I forgot. Get you a glass—back in the pantry. Take this with you."

Zack took the wherewithal and retired to the pantry, while Colonel Spottiswoode finished his solitary dinner.

"Oh, Zack!" he called presently; "go upstairs in the right-hand front room and get my suitcase, two guns, and a roll of bedding. Everything is in one pile; you can't miss it. Bring it down in the hall." The Colonel went out on the gallery and sat there smoking until Zack gathered the hunting outfit, ate his dinner and came out wiping his mouth on his coat sleeve. Without a word he handed the old negro a cigar.

"Thankee, suh, I'll jes' slip dis in my pocket." The Colonel laughed and held out another. "Smoke this one right now—I'm lonesome."

Then they talked about the war and the old-time people that they used to know. "Me and Mr. Peyton sho did fight dem Yankees, up one side an' down de yuther; we——" Then Zack caught sight of Mr. Stampley passing the gate; he sprang up suddenly and disappeared into the house. It wouldn't do to discuss the war too freely. By the time he got back with a glass of water an idea had struck the Colonel: "Zack, I want you to get ready quick and go on that camp hunt with me."

"Yas, suh, Cunnel, I sho kin. I'd be pow'ful proud. Judge Foster never would go huntin' widout me. He said nobody couldn't brile a piece of venison or roast a duck 'cept Zack."

"Good!" exclaimed the Colonel. "Go and get ready." Zack looked down at his thin breeches and wornout shoes. "Cunnel, it gits mighty cold dese nights in de swamp. I gotter buy some clothes an'——"

"You haven't got to buy a thing. Come upstairs."

Zack followed him up to the attic. Colonel Spottiswoode opened a cedar chest and flung out garment after garment—overcoat, breeches, coat, vest, a pair of hunting shoes and a soft black hat.

"There's your outfit—bundle it up. But I reckon you'll have to get some bedclothes at home; a couple of quilts will do. We've got everything else. Here's a dollar to pay the drayage. Your clothes can go to the boat with mine."

Zack scratched his head and suggested: "Cunnel, ef it's jes' de same to you I'll run home wid dese clothes an' put 'em on."

"All right; but the boat leaves at one o'clock—don't miss it."

"Lordy, Cunnel, I wouldn't miss dat boat ef she lef' right now—I'd jes' nacherly fly."

Zack trudged off with his load of clothes, Doctor Gray's bridle, fifty cents from the Misses Trevelyan, and the grading contract from Mr. Stampley. For a rolling stone he gathered pretty well. At the gate he turned. "One o'clock, you said? Yas, suh; I jes' wanter be sho an' make no mistake."

Zack did go home; perhaps he intended to catch that boat. But this was his busy day. He dropped his bridle on the front gallery and dumped the clothes on a chair until he could get into them himself—a new man from shoes to hat. He stuck the unlighted cigar in his mouth, just to see how he looked, then carefully replaced it in his pocket.

There were only two quilts on the bed; Zack jerked them off. Selina would make remarks when she got cold, but—sufficient

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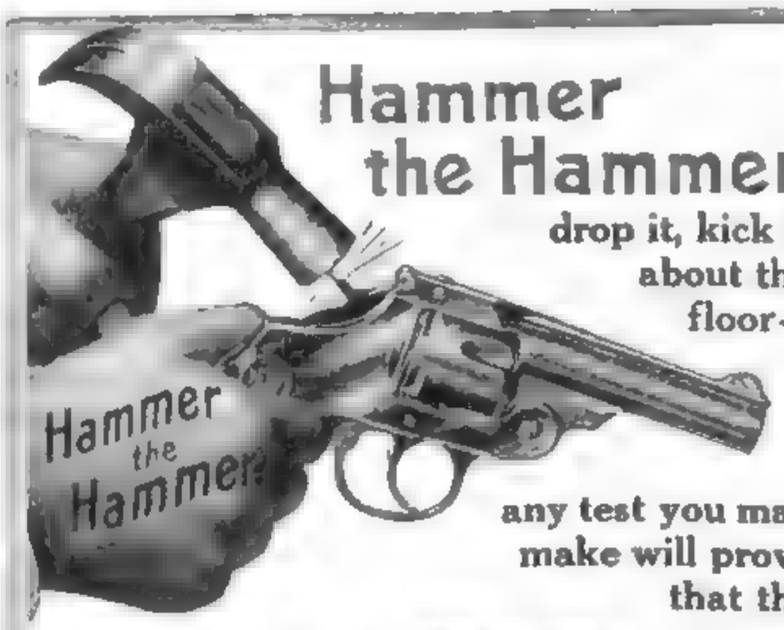

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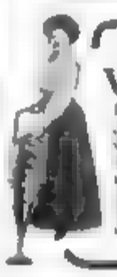

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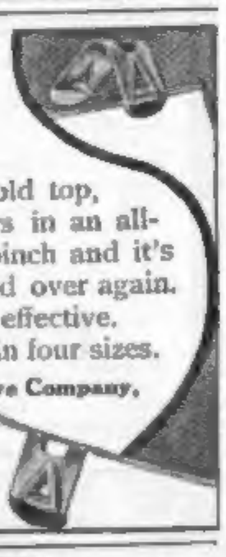

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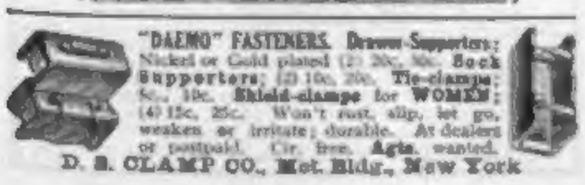

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unto this day. While Zack was prowling around for a rope to tie the quilts he heard the clatter of a wagon and ran to the door. Two negroes that he knew were standing up, driving; a fat black man sat down flat and was getting his teeth jarred loose.

"Hold up; dere's Brudder Foster."

Zack went out to the gate and stood beside the wagon, talking for a few minutes. He shook his head doubtfully until Jimson took a long brass key out of his pocket and handed it to him. Then Zack climbed over the tailboard of the wagon and went rattling down the street.

In the lower part of the city near the river the wagon stopped again and Zack got out. Jimson gathered up the reins. "Now, Brudder Foster, we'se dependin' on you to sweep out an' make a fire fer de meetin'. Dat's de onliest key dey is an' nobody can't git in."

The men drove off and left Zack standing there alone.

"Now, dat's jes' what I say 'bout dese niggers," he grumbled; "whenever dey wants sumpin' did right quick dey calls on Ole Reliable."

Across the street was an eating-house where a crowd had gathered in the rear, men and women, laughing and talking. Zack saw various packages and bundles which suggested travel, and once in a while he saw a tall, yellow man giving them something to drink.

"Huh! dem niggers is havin' a mighty good time; dere's Alec Brown—I'm gwine to see what he's doin'."

Zack loafed across the street and went in. No sooner did he stick his face in the door than Alec Brown grabbed him. "Here's Ole Reliable; he'll go wid us."

"Whar you gwine?"

"Cotton-pickin'." Alec dragged him through the crowd to the tall, yellow man, who was a labor agent. "Here's anudder good han'—he'll go."

The labor agent turned. "All right; gimme his name." And he wrote it down.

"What is you payin'?" Zack asked cautiously.

"Six bits a hundred; good cabin, plenty wood, pay off every Saturday, and five dollars advanced jes' as soon as you git off de boat——"

The yellow man explained copiously, gave Zack a drink, and stuck a blue ticket in his hat, which marked him for the gang.

Zack smiled contentedly as he took his seat on a box. "Now, dat's jes' what I been wantin' to do—go to de country. Dis here town work'll break a man down."

At first dark the labor agent lined up his gang together and marched them toward the boat, each with a blue ticket in his cap.

"Alec, how long you reckon dis job is gwine to last?"

"Hit's bound to last six weeks; d'ain't no way to git home—an' dat overseer he'll p'intedly make dese people work. But dey pays good money."

Six weeks' steady work—Zack began to walk lame. He had a dollar and six bits in his pocket already. The yellow man walked up and down the line, keeping close watch on his gang; but he had his back turned as Zack passed a dark alley—two sidesteps and the trick was turned. Zack ducked into a yard until the procession got by.

When Zack drew near his own home he saw his wife going into the door. The preacher and a woman stopped on the gallery until Selina struck a light. Zack waited prudently and heard his wife exclaim: "In de name o' Gawd! who's been here an' tore dat bed all to pieces? What's dat bridle doin' on de flo'? Dar's his clothes—what you reckon dat nigger is got on?"

Zack paused a moment, then stepped to the door, but had no chance to make his excuses. "Is dat you? Is dat you? Look at dat basket, full o' dinner, an' not a splinter o' wood to warm it by."

Zack straightened up before the company. "I ain't had no time; I been too busy tendin' to white folks' bizness to cut wood fer women."

"Git out o' here; you'se too busy to eat dinner wid women."

The door slammed in his face. Zack dodged backward, then scuttled off to the Trevelyan hedge and recovered his axe.

Selina was still mouthing when he got back to the house. "Open dis do'," he called; "here's yo' wood." He laid his wood beside the stove and sat down.

"Whar did you git——" Selina shut up suddenly, for she recognized the pickets that came from around the house out of which Sam Ellis had moved.

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Just drive into leg of chair.

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THE LITTLE HOUSE

(Concluded from Page 9)

good-natured. But I remember when we sat down to dinner that night the girl didn't eat anythin'.

"Have ye gone back to dietin'?" says Annie to her.

"Oh, no," says she, tryin' to smile, "but I ain't hungry," she says. "I believe it was the chocolates," says she.

An' after supper she got down on the floor an' played with little Jawn until it was time fer his mother to take him up to bed; an' then, though it was that cold outside I could hear the ice boomin' down on the river, she put on her coat an' hat an' went out by herself in the moonlight, an' when I looked out the window I could see her an' her fat shadow against the snow.

By-an'-by she come in an' sat down an' tried to read, an' then she got up an' went to that engravin' that hangs over the parlor stove. Perhaps you've seen it—a picture of a cottage with a grass roof, that must be cold in the kind of weather we have, an' a field with a feller comin' across it to a light in the window. An' you'd say it was about six o'clock at night, an' there is smoke comin' out of the chimney from somebody gettin' supper—maybe hot biscuit. It was a picture Annie's father brought back from the old country on the last trip he ever made. As I say, she stood up an' looked at that picture fer a long time. I could see her over the corner of my newspaper.

An' then she leaned with one hand against the mantelpiece an' bent her head over against her arm, an' you could see her back move.

"You'd better get some more coal fer the stove, Jim," says my Annie kinder sharp, an' she pointed toward the door like a section boss givin' a man his time. An' I knew I weren't needed. I knew she'd seen the girl cryin'.

There is no way you can tell about them things. Cady hadn't made love to her, but he'd drawn them pictures for her, an' she couldn't get 'em out of her mind.

"It's just as if he'd pulled back a curtain an' let her look behind it," says my Annie the next mornin'. "An' now the door is shut in her face," she says. "They loved each other an' didn't know it," she says, "an' the girl didn't get no sleep last night an' hardly tasted her breakfast this mornin'," says she. "Poor girl," she says.

An' then I says: "Sure they'll both be fergettin' it. Love is like a good resolution," says I, "or a cake of ice," I says. "They all disappear without any noise or fuss," I says. "Love comes along with a brass band in the light," I says, "an' goes off with gum shoes when nobody is lookin'," says I, an' went on about my business.

All that next month Cornelia was kinder silent, an' the month after that she began to have no interest except fer the children. She was always playin' with them an' would never go down to the village. An' I kinder missed her laugh at the table.

An' then, that April, little Michael got the typhoid fever, an' Cornelia was workin' hard at the factory days an' sittin' up half the night to help out my Annie with the nursin'. Perhaps it was doin' them things that made it worse fer her. An' then the hot weather come on an' you could hear her tossin' on the bed nights; an' the color went out of her cheeks an' she was losin' her weight fast.

I remember it was when cold weather had begun to come on again an' the air got chilly in them evenin's when you could hear the leaves off the trees rattlin' on the windows. An' Cornelia got up off the sofa an' says: "I believe I'll take a walk," she says.

"Put somethin' around you, dear," says Annie. "Take my coat that's hangin' in the hall, fer yer shoulders," says she.

But instead of that Cornelia put the coat on. Annie has never been stout at all. An' I says, "Great guns!" says I, "can you button that?" I says.

It was a fact. Cornelia weren't fat any longer!

"Look here," says I to Annie when the door closed: "What's makin' that girl so pale?" I says. "You don't mean to say it's that little house under the big elm tree, after all this time?" I says.

"I don't know," says Annie. "She don't say nothin'. Maybe it's that an' maybe not. You always seem to know so much about women you might be able to tell, yerself. It's been near a year now since Cady left."

An' when I come to think of it it was a year, though it didn't seem so till you figured it.

I remembered I was thinkin' of it the day we had the big storm just before Thanksgiving. You know, it's a long grade up here from down the state, an' by two o'clock in the afternoon the snow had set in so heavy you couldn't see the railroad bridge across the river, an' it set the train from the junction two hours back an' lucky to reach here at all. By four o'clock, when I heard the train whistle, nobody was out in the storm, an' I remember I was wonderin' how the girls was goin' to get home.

I was sortin' patterns when all of a sudden somebody touched me on the arm, an' I turned around an' there stood a feller with snow still meltin' on his coat an' his eyes all watery from the drive of the wind.

"Don't you remember me?" he says, rubbin' his round cheeks an' turnin' down his collar from his double chin. "I'm J. W. D. Cady."

"Cady!" I says. "I wouldn't never have known yer among a million people," I says. "What's made yer so fat?"

"Why," says he, "I changed the pace," he says. "I knocked off cigarettes fer six months, an' walked around the edge of twenty thousand high-ball glasses without fallin' in, an' only won thirty-five dollars an' eighty cents playin' cards in a whole year, an' went to bed when I seen the Broadway crowd movin' down toward the theaters," he says. "Goin' fast gets awful slow after a while," he says, "an' I thought I'd see if it weren't full of excitement to be nice," says he. "An' especially I was tryin' to find out what sort of a married man I'd make."

"An' what brings you back here?" says I.

"Well, without boastin' at all, I thought I'd make a pretty fair one," he says. "An' then there was the question of the girl. Good ones is common, but I'm fussy," he says, "now that I can promise to trade somethin' with a girl who'll marry me," says he. "An' then," he says, "you know how it is. There is some folks that sticks in yer mind an' when you're goin' to sleep at night you wonder what they're doin' an' remember the sound of their laugh an' so on. Then, besides," he says, "fatness an' thinness don't cut any figure with the wise ones. My mother was fat, but the old man never stopped likin' her quite well fer nearly fifty years. An' by the way," he says, grinnin', "I understand that Cornelia is still here. I must see her while I'm in town."

"She's grown thin," I says. "There she goes now into the stock-room."

With that J. W. D. whirled around sudden an' I seen the surprised look in his eyes.

"Well," says he finally, lookin' down at his own size, "I believe I look more like her now than she does," says he. "I suppose I ought to speak to her," he says.

"Oh, yes," says I.

"I think I'll stroll in an' ask her to marry me," he says, walkin' away.

I stood an' watched him go into the stock-room an' I watched fer him to come back. I heard her give a cry as if she'd seen him, an' a bit later I heard her laugh the way she useter laugh. An' then the two of 'em come out an' came over toward me.

"Say, Jim," says Cady; "you remember the little house under the big elm tree I useter talk about?"

"Yes," says I.

"Well," says he, "we're lookin' now fer a elm-tree seed," he says.

"True as Steel" implies DISSTON steel

Here is an ordinary hand saw, and not so *ordinary* either. Every saw that is marked "Disston" is *distinguished.* It is made of crucible steel manufactured by us and treated in the shops by methods exclusively Disston. The files with which the saw teeth are sharpened are Disston made, being of a quality commensurate with that standard by which all others have been judged for seventy years.

The Disston saw plant is by far the largest in the world. It has become so by a steady growth since 1840, and the explanation is, *better steel, greater skill* and *perfect reliability.* The name "Disston" means all that is best in the world of steel tools. This name you will find on saws, files and many kinds of tools. And wherever you see it, you can be sure of getting the best tool that careful, scientific work can produce. Anyone who needs a tool, needs a good one.

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A stylish, serviceable Hat. Would sell for $2.00 in most Hat stores. Genuine English Felt, flexible sweat band, neat outside band. Suitable for dress and business. Folds into compact roll without damaging. Unequalled for traveling, motoring, golfing, yachting, etc. All sizes. Colors: Black, Brown, Dark Green, Gray Mixture, Dark Blue, and White. Weight 4 ozs. Sent postpaid on receipt of $1.00. Prompt shipments.
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Cross Sections from Actual Photographs of Seven Leading Tires, Showing Similarity of Construction

Outside of the STEIN all tires are practically alike in construction. Some use better and heavier material and better workmanship than others. But that's where the difference ends.

All Alike but STEIN

The STEIN LAPLOCK TIRE stands in a class by itself because it has a solid lapped and locked base

(FULLY PROTECTED BY PATENTS)

Compare the bases of the seven clincher tires above with the Stein Laplock Base below.

The two bead-ends of the Stein Tire overlap each other, forming a solid wall between the rim and the inner-tube.

They fit together snugly and securely. No bolts or lugs are used to fasten the tire to the rim. The "Laplock" does the work.

How the Laplock Base Protects the Inner-Tube

This clever construction means longer life for the inner-tube. It means 75% fewer inner-tube punctures. It means no "pinching" or "chafing" of the inner-tube between the two bead-ends of the tire; no "pinching" or "chafing" between the rim and casing, or against lugs and bolts. It means no more rotting of the inner-tube from the rust of the rim, or from dirt and moisture.

"Pinching," "chafing" and rotting have been death to inner-tubes. They are the cause of 75% of the punctures and tire troubles in good tires. The Stein Laplock Base gives complete protection against these evils.

How It Protects the Casing

It also protects the casing itself. It keeps moisture, dirt and sand from working up around the rim into the inner fabric. It holds the tire so that it cannot creep around the rim. *In short, the Stein Laplock Base fixes things so that all punctures and deterioration, both of inner-tube and casing, must come from the outside.* All attacks from the inside are absolutely eliminated.

STEIN LAPLOCK TIRES PATENTED

Only the natural wear and accidental puncture from the outside have any effect upon the life of the Stein Laplock Tire.

Think what this means in the saving of renewal cost and repairs.

Think what it means in freedom from road troubles. You should easily be able to get twice the mileage out of the Stein that you get from any other tire on the market.

Other Stein Features

The advantage of the Laplock Base is backed up by the best quality of material and workmanship.

A better quality tire cannot be produced.

It has an extra heavy tread.

The walls at point of contact with the rim are extra thick. This extra thickness plus the rigid grip of the Laplock Base greatly reduces the wear at that point.

There are more plies of Sea Island Fabric in the casing than in 95% of the other tires on the market.

The Stein is Interchangeable

The Stein Laplock Tire fits all clincher and detachable rims with special Laplock Base for Dunlop rims.

You can get it in either wrapped tread or anti-skid tread.

It is easy to take off and put on — but you don't have to do it as frequently as with other tires. No inner-tube troubles means much less changing — less bother and less expense.

Call at the Stein agencies, located in all leading cities. Send for booklet "S" describing the Laplock Tire in full detail. Free to all.

The Stein Double-Cushion Tire Co. AKRON, OHIO
Established 1901

Agents: The Premier Rubber Works, 305 W. 38th St., New York City. Phoenix Auto Supply Co., 3974-3976 Olive St., St. Louis, Mo. Harry C. Smith, 1845 Euclid Avenue, Cleveland. Phoenix Auto Supply Co., Kansas City, Mo. Gibson Automobile Company, Indianapolis, Ind. Dunham Rubber Company, Atlanta, Georgia. Atwood Automobile Co., 2815 Monroe Street, Toledo. The Stein Double-Cushion Tire Co., 804 South Olive St., Los Angeles, Cal.

IF men knew how to lather, they would shave with more comfort.

The action of lather on the beard is a *double* one.

The *oily exudation* which covers each hair is *removed* by the *soap*. This allows the *water* to get to the hair, *moistening* and *softening* it.

A certain amount of *friction* aids the lather in the performance of its duty.

Too much friction irritates the skin and causes that smarting sensation for which soap or razor is often blamed.

It follows that the method of lathering which *most thoroughly* penetrates the oil-covered hairs, with the *least* amount of rubbing, is not only the *quickest* manner of shaving but the most *comfortable*.

Mixing the lather in a *cup* and then spreading it over the face does not properly soften the beard.

That "mussy" but frequent habit of rubbing in the lather with the fingers is then resorted to by many.

"*Finger friction*" not only means skin irritation but a *waste of time.*

It is logical that the *proper* place to mix the lather is *on the face*, where every motion of the brush not only works *up* the lather but also works it *in*. With this method it is unnecessary to touch face or lather with the fingers, and a *thoroughly softening* lather is obtained without a wasted motion of any kind.

For cleanliness, convenience and comfort Colgate's Rapid-Shave Powder sets a new standard for sanitary shaving.

It makes as perfect a lather as Colgate's famous Shaving Stick and makes it by a *quicker*, *neater* method. The fine particles of powder shaken on the *wet* brush are taken up at once by the water, and from the first motion of the brush a soothing, demulcent lather is formed which softens the beard.

No rubbing with the fingers is necessary; and the fineness of the powder precludes the possibility of any soapy paste forming under the lather to clog the pores of the skin or the blade or mechanism of the razor.

Eminent Bacteriologists have certified that Colgate's Rapid-Shave Powder is "*antiseptic*, and as a shaving lather, *germicidal.*"

Since 150 to 200 shaves can be obtained from each can, it is as economical as it is rapid and efficient.

A trial package will be sent to you upon receipt of 4 cents in stamps. Address Colgate & Co., Department P, 55 John Street, New York. Makers of Cashmere Bouquet Soap, Powder and Perfume.

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